MONEY TALKS

ALBERT F. McGARRAH

PRESENTED BY:

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DATE: June 1985

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Money Talks

By
ALBERT F. McGARRAH
of
The New Era Movement of the Presbyterian Church in the U. S. A.
Author of "Practical Inter-Church Methods," "Modern Church Finance," etc., etc.

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Preface

IN these days of high pressure and of many books, three justifications for this volume are offered:

First; the importance of stewardship, from the standpoints of society and of the Kingdom of God, as well as of the spiritual welfare of possessors of property.

Second; the call of a multitude of pastors and laymen for fresh material that may help in preparing convincingly to present in public addresses the principles and practices of Christian Stewardship.

Third; the kind words of the hosts of churchmen of various denominations, who have heard one or more of these discussions, and have urged that they thus be made available for a wider audience.

These sermons and addresses find their value, not in their technical perfection but, in some measure of originality both in the approaches to the subject and in the material used. They are offered, not as homiletic gems but, as suggestive and stimulating sources of ideas, almost as the author used them.

While there is a logic in their order, there is no necessary sequence. They constitute neither a complete nor a scientific treatment of stewardship. Their messages are to the heart as well as to the head. They appeal to the authority both of the Scriptures and of consecrated business sense.

The author has been encouraged in the preparation of this volume by the cordial reception given to his former volumes: "Modern Church Finance," "Modern Church Management," and the others concerning which so many kind words have been spoken and written.

In the confident hope that it may be found as helpful as they; that it may receive the same cordial welcome; that it may under God render real aid to many who are trying to save our church members and our country from the sins of coveteousness and extravagance and their consequences; that it may help to win for the treasuries of our Lord the funds essential for the work of the Kingdom in these days of unprecedented opportunities and obligation; it is dedicated in faith and prayer.

A. F. McG.

New York, N. Y.

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"Any system of faith and conduct, if it is to be good for anything, must concern itself with the most absorbing part of man's daily life, his toil for sustenance. It is clear that Jesus had more to say about Money, its making and its spending, its perils and its uses, than about any other subject whatever."

"Poverty is not alone a matter of dollars; it translates itself into *sickness, ruined family life, wayward and untended children, cramped opportunity, blasted character.* . . . Theodore Roosevelt once said: 'This country will not be a good place for any of us to live in unless we make it a good place for all of us to live in.'"

"Surely there is no more central interest in Christianity than the *winning of human life to the principle of love and brotherhood.* How, then, can the Christian avoid the economic problem? For the seams and cracks and open ruptures that rend class from class to-day, and plunge us into endless turmoil and fratricidal strife, run along economic lines. James is right when he ascribes wars and fightings to covetousness. The very crux of the whole problem of fraternal living lies not in the home and church and neighborhood, but in the strife of employees and employers, in the rivalry of competitive industry, in the avarice of nations. To talk of brotherhood without reference to these questions is to beat the air."

"Such is the stake Christianity has in the economic question. The sins it fights are often born of economic struggle; the characters it tries to save are often spoiled by excessive wealth or crushed by excessive poverty; the brotherhood it endeavors to further is prevented by economic strife; its world-wide evangel is hampered by our lamentable economic chaos; and the hope of the Kingdom is a perpetual challenge to the discontented with the conditions which deny it." From the "Meaning of Service,"—FOSDICK.

I

STEWARDSHIP PROMOTION—WHY AND HOW?

THE ancient fool said in his heart: "There is no God." The modern fool, through his words and actions, says in effect: "There is a God, but his wishes are of little consequence compared with mine. There is a sovereign creator of the earth, but he is so unimportant that I may dare to treat him financially as a beggar and myself as proprietor."

1. Why Promote Stewardship?

Were an angel from heaven to travel through America to-day; to listen to our conversation; to watch how we get and spend our money; to consider the smallness of our investments in our Maker's dearest interests and the liberality of our spending for our own unimportant desires; could he not find justification for reporting back to heaven: "Americans have forgotten God. Though he has prospered them above all other nations; yet they worship themselves, and money and what it will buy for them. They are dollar-idolators."

Suppose some of our forefathers, who long ago sacrificed to lay the foundations of a nation where righteousness and mercy and freedom might prevail, for the honor of God and for their children's sake,

could visit us to-day! Suppose they were to walk our streets, inspect our furniture and our homes, our garments and our garages, our accounts for amusements and for tobacco, our bills for fastidious foods and other so-called necessities! Would they not be bewildered by the vastness and variety of our outlays? Would they not be indignant to hear us plead poverty as an excuse for offering such trifling shares of our incomes "for the friendly service of the world?" Would they not call us lovers of luxury; extravagant wasters; degenerate self-worshipers?

Almighty God witnesses our money-getting methods, our haste to be rich, our vast expenditures for things of trifling value, our devotion to material possessions even while we profess to serve him. Surely his patience is tried and his wrath kindles, as he notes that He and his work are scarcely postscripts in our thoughts. Would he not say of us: "This people honoreth me with their lips but their heart is far from me?" Could he not say truly: "These be thy Gods, O Americans! Gasoline and gaudy raiment; goodly houses and garish furnishings; recreations and riches? Where your treasure is, there your heart is: in things that I have made, not in my Kingdom."

The Gospel for an Age of Wealth

The tidal waves of self-indulgence, extravagance, and other economic sins that have almost engulfed America in recent times; the terrible temptations that confront us because of tremendous increases, both in wealth and in the ways of spending it, within the past twenty-five years; the multiplication of profiteers of

both high and low degree and of the jackals and pirates of manufacture and of trade; the danger of greater temptations and evils certain to arise with future increases of prosperity which will soon exceed our past experiences: all these can be halted and diminished only by an effective nation-wide evangel of stewardship.

The gospel is powerless in many quarters to-day for want of the elements of this stewardship evangel. God is still God, or we should pull down our churches. A creator is owner of all he has made, or else he is a creature of our imaginations. Men are not owners but stewards of all possessions and incomes, unless God has died or moved out of the universe. We are still our brothers' keepers, or Christianity is a myth.

Can we not hear a Malachi or an Amos prophesying: "Hear O America! God, the Maker of Earth, the Father Almighty, loves and has greatly blessed you and your people. All that ye have is his. Of his own, he asks you to bring to him liberal shares, proper portions of your incomes, to help extend his Kingdom and to hasten that new earth in which dwelleth righteousness. Ye mock him by sharing with him no more liberally than with your tailor or milliner or cigar dealer or garage man. Ye add insult to injury by shouting: 'See what a liberal giver I am!'"

"Hear O Presbyterians! Methodists! Baptists! Congregationalists! Episcopalians! O Members of all American communions that call yourselves Christian! God is weary of mouthed praises accompanied by flagrant indifference to his commands and disregard for his rights. Christ commanded you to go into

all the world, as a condition of his presence with you always; yet ye claim his presence while ye contribute to his treasury as though he were a vender of peanuts or a street beggar. He asks you to love your neighbors, the needy among the nations, as yourselves; and ye spend for theater tickets more than for missions. He asks you to take up your cross and follow him in paths of sacrifice, and ye mock him by talking of taking up your cross while ye offer him fifty cents a week. Repent! Restore! Return unto him! Treat him as Lord in fact; in finances; then he will return unto thee."

Why Stewardship Has Been Neglected

Stewardship is one of the most difficult truths to teach. The wrong teachings of centuries have made it as difficult as among original heathen. Why this neglect? Reacting rightly against prevailing pagan practices within the Church, such as permitting money to cover a multitude of sins and using money for papal pomp and ecclesiastical glory instead of for ministry and service, the Reformers went to another false extreme. To avoid the financial stenches of the papacy, they assumed an equally unscriptural attitude; failing to proclaim the teaching of the Scriptures with regard to God's ownership, the spiritual origin and purpose and meaning of material possessions, the need of vast incomes for the church for Kingdom-promotion purposes.

While Christians were poor and the church had no missionary program, where churches were supported by vast endowments of lands, or when a minister

could support his household by outside activities, Protestant neglect of stewardship mattered less. But it matters mightily to-day, when all the world's spiritual doors are open; when civilization is at a cross roads where it must speedily choose between truth and materialism, between self-indulgence and self-denial.

The next twenty years are crucial on the mission fields: they will largely determine the place of Christ in the world, and the growth of the Kingdom, for long periods to come. These years will be just as crucial in the church life of America; determining whether Protestantism shall regain its former spiritual power through self-denying obedience to Christ as it follows him in paths of sacrificial service to human need, or whether it will become as sounding brass, constituted chiefly of nominal members who seek, first and last and all the time, the pleasure and profit to be found in goods material instead of spiritual; having the form of godliness but denying the power thereof.

To be saved from themselves, American Christians must be led to pay to God what they owe him, and to recognize his rule of righteousness in their possessions. In so doing they can conserve sufficient funds to save the spiritual situation in the world; to multiply many-fold the magnitude of our missionary activities and the multitude of Christians in every country of the world.

Stewardship and Spiritual Reality

President King of Oberlin called the attention of Christian thinkers twenty years ago to the problem

of "The Seeming Unreality of the Religious Life." He gave us invaluable insight into its philosophical origin and the remedies therefor. But the real difficulty is that we have for centuries accepted a pernicious distinction between secular and sacred things which came to us from paganism via the mediæval church. Salvation is too often conceived of as achieved by observing forms and rites that have no relation to our daily activities; or as a result of merely accepting certain dogmas or experiencing specified emotions without regard to what we do in business or with our time and money.

Jesus found these false ideas among the Pharisees and attacked them vehemently. He sought to supplant them by putting his own teachings into concrete commandments, conditions, and parables. He especially delighted in visualizing religious practices by financial and material pictures: Dives the selfish waster; the Rich Fool planning to use wealth for private pleasure; the Good Samaritan devoting all sorts of valuable things to his enemy's need; the distinction between the righteous and the wicked at the judgment because of deeds of service, most of which involved financial expenditures as well as time; the two great commandments, involving all the products of one's strength and mind as evidence of love; the great commission whose execution demands untold cost in cash.

The absence of the spirit of stewardship is due to the terrible prevalence of the idea that material things are secular, unrelated to spirituality. Spirituality will become more real and vital when we teach steward-

ship as did our spiritual Saviour, insisting that religion is a sham unless it dominates all relations to and uses of material things as in the life and teachings of our Saviour.

Stewardship and the Fundamentals of Faith

Certain fundamental facts of our faith are iterated and reiterated in this volume. This recurrent emphasis on fundamentals is intentional. It recurs in all truly effective preaching. If stewardship is hard to teach, it is because the primary truths of our faith are so imperfectly taught and so vaguely apprehended.

Until the rightful sovereignty of our Creator and the moral authority of Christ are clearly accepted, love and the atonement cannot be rightly understood. *Jesus was understood because his hearers were already passionately dominated by the consciousness of an Omnipotent power; and the absolute sovereignty of his moral law. While so many hearers utterly lack a vital sense of God, the average sermon is in an unknown tongue.*

As the multiplication table is essential to arithmetical wisdom; so are the creative authority of our Father, his ethically righteous love, his rights, and the moral lordship of Christ, in religion. These must be reiterated and restated with a variety of approaches to the thoughts and wills of Christians. Otherwise stewardship and all other sequential teachings can be but superficially apprehended and practiced.

Stewardship Essential Evangelism

Martin Luther said: "Every man needs two con-

versions; the first of his heart and the second of his pocket-book." The successful preacher of stewardship will emulate the wise evangelist. He will rely on fundamental truths, reason of revelant sins, strive for simplicity instead of confusing brilliancy, strike for consciences, become a prophet, expect reactions from those under conviction, anticipate arguments, and appeal to mind and heart for such pocket-book conversions as that of Zaccheus.

Already a million American Christians have come to recognize and to treat God as Lord of their daily lives and partner in their property. For their own sakes, for America's sake, and for the world's sake, all other churchmen must be summoned likewise to heed while prophets reason of God's economic laws and purposes, of justice and mercy, of sins in regard to possessions, and of a judgment to come, both in this life and in another, unless we prepare to render more righteous accountings of our attitudes and practices in material affairs.

2. Various Successful Stewardship Promotion Methods

In most churches, various methods must be employed in order to promote stewardship most successfully. To insure discussion, to meet objections and questions, to induce folks to face their own duties; study classes, discussion meetings, reading circles, leaflet distribution and other plans should be used.

The steps by which a Pittsburgh church of 1,200 members enlisted over 300 tithers, were: a series of

sermons by the pastor; frequent indirect pulpit references to the principles of stewardship; the distribution of literature; a meeting of the pastor with four men characterized by loyalty and liberality, all of whom agreed to tithe (resulting in five-fold increases of their gifts through their church); personal work by the pastor and new converts; addresses in the young people's and other gatherings; and finally, for eight weeks, a school of stewardship meeting at 8:20 P. M. each Wednesday, (after a twenty minute prayer service), with all classes simultaneously studying "Money, the Acid Test," having (under teachers especially prepared) an enrollment of about three hundred persons. This was followed by appeals and personal work for signatures.

One Town Church and Its Comprehensive Methods

One of the most illuminating stories of successful methods is that of a church in a Pennsylvania town of 5,000 people. The following is a summary of their progress.

First, a visiting preacher addressed the morning congregation, avoiding special emphasis on the tithe because of prejudice, stressing primarily the fact of God's rights. He asked them whether they considered God as a beggar who should receive donations and alms; whether they should not transfer God from their charity lists to their pay-rolls and from the pauper class to the partner class; whether God was not a proprietor who should receive a percent of their incomes as his right; whether their self-respect

and business-sense did not demand that they, as moderately prosperous Americans, should pay as God's rightful share of their incomes at least a tithe, as the Hebrews did long ago. Much of the seed fell into good ground. Perhaps fifteen began to tithe, and as many more to give proportionately.

The second year, the pastor preached a series of sermons and distributed literature. Then,—by personal work with the aid of influential converts and by special discussions with the official boards and other loyal groups,—about sixty were enrolled as tithers and many others as conscience-awakened stewards.

The third year's efforts were similar to those of the second year,—with the use of outside speakers and various supplemental efforts,—enlisting over one hundred tithers.

The fourth year, the pastor used "Money, the Acid Test" as the basis of a series of prayer-meeting talks, with special efforts that brought a large attendance for six weeks. Other methods used included addresses to Sunday school and Men's Class and other groups, personal work and public appeals. About 170 were enlisted as tithers.

The fifth year, it was decided to make a thorough job. A stewardship committee of fifteen, with a chairman and a secretary of special enthusiasm and wisdom, was named to carry on stewardship education and enlistment efforts on a comprehensive scale. Securing capable sub-committees in each department and class, such activities as the following were employed.

a. Seven classes were arranged to study "Money, the Acid Test" for eight weeks; since it was felt that the prayer-meeting discussion of this book had at best given but a smattering of the contents, and there had been little chance for discussion. The Men's Bible class promoted the Men's Stewardship Class, meeting at the close of the Sunday evening service, enrolling about one hundred with an average attendance of over sixty. (Augmenting the attendance at the evening service.) Printed topic cards for the eight weeks listed, for each evening, the subject and the three men who were to open the discussion. (One took fifteen minutes to present the gist of the chapter and two others used five minutes each, after which twenty minutes were used for discussion. The names of twenty-four prominent men of the community, on the topic card as speakers, meant fine publicity.) The women enrolled over 200 in four classes, one in each ward of the town, promoted by competing "ward committees." The Young Women's and Young People's societies had classes enrolling over thirty each, which met on week evenings.

b. Before the classes started in early October, interest was aroused at an Autumn Rally and Reception arranged for the last mid-week service of September. By a special program and publicity efforts, over 300 were present. The Stewardship dialogue, "Starting Right," put on just before the refreshments, captured the interest of all in a fresh way. Plans for the classes were then announced, and the sub-committees promptly canvassed their groups for class members.

c. After employing other available forms of promotion and education, their efforts were rewarded by the enrollment of over 300. Such tact, repeated annual efforts, and patient and consecrated wisdom will bring splendid results anywhere.

Among other plans having special merit, we suggest: (1) the substitution in the Sunday school for a quarter of "Christian Stewardship;" a course especially prepared for Bible classes by Mr. David McConaughy, suitable for all classes above the senior department. Even classes under eighteen years have used it with much benefit. The thirteen lessons can be so combined as to cover them in six, eight or ten weeks as desired. Many classes of men, both old and young, also of women, have used the course with great profit. "Money, the Acid Test," can be used;—as many classes have used it,—expanding its eight lessons into a thirteen week course where preferred.

(2) Use of the stewardship text-books just mentioned, or of any others, as the basis of a series of fifteen or twenty minute devotional talks for young people's, women's or mid-week meetings. (3) Use of influential laymen, of the local church or of other churches, for a series of ten minute talks before the morning sermons, for an entire service, or for addresses at men's dinners, church suppers and similar meetings. (4) Use of the available stewardship dialogues and dramatizations in various groups and organizations, for a Sunday evening service.*

*For further information concerning the steps suggested above, for lists of available dialogues, dramatizations, leaflets, lantern slides, books, etc., available, address the steward-

3. Successful Stewardship Preaching

Of all sermons, the most difficult to prepare and preach are those that deal properly with wealth and its uses. Of course, it is easy to stir emotions and sentiments, to tell stimulating stories, to employ a strong and attractive personality so as to get money for any purpose under the sun; but this is not Christian stewardship. It is merely emotional or forced money-getting, to which even pagans respond. If you remove the story-teller, the emergency, or the personality, the flow of money ceases. Such so-called liberality is often followed by reactions into heathenish miserliness.

We need to analyze some of the obstacles: occasional experiences with clergymen who have been so covetous as to breed suspicion of all ministers who mention money; effusive assurances by demagogues that a church and all its members are marvelous givers, and deserve only praise when they are really robbing God; prejudice against speaking of money from the pulpit because of misunderstandings of the Scriptures, sometimes fostered by ignorant former pastors; the unscriptural implication that wealth is of evil origin and is antagonistic to sacred interests; the false tradition that God will make his work succeed without regard to money if only his people be truly spiritual and prayerful; occasional grafting collectors

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ship departments of your own and of other denominations. "The Pathfinder to Stewardship," by David McConaughy, New Era Movement, 156 Fifth Ave., New York, (25 cents) is perhaps the most suggestive manual of methods in print.

for charities who give color to the lie that it takes ninety cents of every dollar to send ten cents to the field and that employees of denominational agencies are embezzlers; unconverted "bell-sheep members" who are practically idolators and who, to help protect their pocket-books, start back-fires of insinuation against stewardship promoters; and especially, the common absence of any vital sense of God or of Christian duty. These and similar intangible moral and intellectual obstacles, sometimes dormant, are usually present to neutralize the preaching of stewardship, to thwart the truth, to choke the word so that it becomes unfruitful.

Methods of Overcoming Common Obstacles

How shall such varied and serious obstacles be overcome? What sort of sermons and addresses are sure to succeed? There is no universal remedy. Special study should be made of past antagonisms, of prejudices, of favoring local experiences such as the raising of war funds, of probable objections, and of sources of opposition.

The suggestions that follow are not oracular; for the author is a trained salesman rather than an expert in homiletics. They are offered after experience with literally thousands of churches of all types, and observation of the practices of multitudes of both successful and unsuccessful ministers.

Consider some "thou shalt not's." Do not assume that you are inerrant; for you may be shockingly disillusioned. Do not pussy-foot like Uriah Heep; or

you will be despised. Do not attack folks with bombast nor excoriate them as misers, thieves, pagans and hypocrites; or they will properly lose confidence in you. Do not sympathize with people as having heard too much money talk: though you may admit that they have had too much of the wrong sort of talk about money,—too much begging, whining, pleading and nagging,—remind them that they have not had enough of the right sort of Biblical preaching about it. Do not hope to change all opposition by one sermon, or sermon series, or you will become discouraged; and no pessimist can succeed. Do not act as though you expected criticism and opposition; for you are likely to get what you seem to expect.

Consider also some "thou shalt's." Remember that the grace of God can change even a "gold-and-silver-heart" into a heart of flesh. Remember that misunderstandings have their roots in past neglect to present the real truth about religion and wealth, but do not lambast folks for the failures of past spiritual leaders. Avoid criticism of former pastors and church officers.

Remember that sugar is preferred to acid. Give all the honest praise you can for good intentions, for advances made in financial or other lines, for good things they are planning, and they will esteem your judgment more highly. Avoid fulsome "taffy," but shun the epithet "critic!" Remember that Americans at heart are potentially liberal; and tell them so. Express confidence that your hearers are anxious to hear the truth, and that they will give earnest attention to your message.

Remember that you are a prophet of God; not a source of original authority. Avoid saying: "I tell you." Say rather: "Thus hath God done, and these are his rights;" "Thus saith the Christ whom you profess to serve and must obey or reject." Especially as to money, does a teacher receive a more attentive hearing if he honestly seems to teach with authority from above.

Remember that your example speaks loud enough to drown your words. If you spend unnecessarily, if you fail to pay your debts, if you think unduly of getting more for yourself;—practice before you preach.

Remember, when pointing others to liberality, that they will wait until you lead. An eloquent pastor preached tithing for twenty years with no results. He excused his own small gifts by saying that he had given himself to the Lord;—and that they did not pay the proper salary, which was true. But his successor, who led off by promptly pledging a tithe,—half for church support and half to missions,—though he was less eloquent and less beloved, soon received a fifty percent increase in salary, and saw the benevolences increased six fold. Scores doubled and quadrupled their gifts because of his sacrificial example.

Another young pastor was called a few years since at $700 a year; a salary unchanged in twenty-five years. He let his people know that he desired to marry, but could not because of debts. Yet he preached tithing and subscribed seventy dollars, or more than the whole congregation gave to missions during the previous year. They remonstrated. His sturdy: "I owe God and I will not rob him though I

starve"; was worth many sermons. His example was emulated. Within a year his salary was $1,200, and in three years, $1,800. Best of all, he gained forty-five tithers and benevolences increased twenty-fold.

Never apologize. Say rather: "I ask you to consider to-day what the Bible has to say about money and wealth. I have no apology for so doing, for the Bible is full of such teachings and I would be untrue to my ordination vows did I fail to present them; especially since stewardship is so neglected. Knowing that you are open-minded Americans, I am confident of your sympathetic hearing. Since we spend most of our waking hours striving to get or to save money; since we enjoy its benefits every day and hour in the form of food and raiment, shelter and schools, roads and railroads, baby-cribs and coffins; it would be strange if God who made the world had no message concerning wealth, and it would be pagan to neglect to study and to conform to what Christ has to say about it."

Other Essential Characteristics of Stewardship Sermons

They should be compounded with both humor and seriousness. Amusing incidents may well preface the treatment. When people smile, their hostility usually evaporates. But to convince folks that they have greater financial duties which demand hard-earned and highly-prized dollars, is serious business and demands cogent facts and arguments.

They should be positive. Negative arguments will not suffice to help men and women to meet the tremendous temptations that assail them daily as to earning and wasting. Direct appeals to understand, and to share in, the titanic tasks of world-redemption are needed to instill the courage to endure the silent scorn or caustic contempt of friends and partners who worship property and who cannot conceive of any but pagan motives and methods as to getting and spending.

They should deal with fundamentals. Begin by reviewing the logical significance of the fact of God. "I am no pagan!" folks indignantly assure you; yet their utter indifference to His commands and to His character, to His rights and desires, proves the widespread need of an emphatic challenge to their practical atheism. "Of course I am a Christian!" they echo; but their attitudes and actions reveal that they need the most elemental summons to consider what their professed Master really taught and to prove their faith by their faithfulness.

They should be comprehensive. No principle or presentation will reach all men. Bring out the teachings of the Old Testament concerning the duties of earning and producing; of thrift; of sharing with the poor; of adequately financing the church. Then analyze the gospels, the parables and commands of Jesus, the real meaning of the Golden Rule and of many other far-reaching summons to service and missions and self-denial. A hundred aspects of the gospel offer opportunities for indirect emphasis upon stewardship; and should prepare the way for an

annual broadside which sums up and drives home the full meaning of money to the life of the Christian and to the plans of Christ for the world.

They should be progressive. A notably successful stewardship-promoting pastor followed weeks of indirect stewardship references with four sermons based on the themes: "Almighty God, Sovereign of the World and Its Wealth"; "Jesus Christ, Lord of our Hearts and of our Pocket-books"; "What is our Money Doing to Us and Through Us?" "Gilt-edged Investments of God's Share of Our Incomes." Another, following Wesley's analysis, preached on: "Earn all You Can Honestly"; "Save All You Can by Christian Economy"; "Spend as a Christian," and "Pay Your Divine Landlord his Rents and Royalties." Of course, it is often unwise to announce such a series in advance.

They should come from intensive preparation. Beautiful similes are less valuable than facts and reasons. Exaggeration is more quickly resented than in other sermons. As in evangelism, which financial appeals much resemble, do not confuse the mind by too rich a feast. Fewer points, emphasized and clarified and clinched by restatement from many angles, have larger value, especially if decision is called for immediately.

Do not talk to rich folks about the mites of the poor widow; but of rich men who exemplify liberality. In a congregation of working folks, mention of the sins of the rich may divert attention to real or fancied wrongs, to self-pity rather than to duty to God, and nullify the entire sermon. Do not harp on

one or two things, like tobacco or gasoline. Use varied illustrations.

Set high standards. To talk only of the tithe when God's business needs so much, and when so many could and should devote twenty-five and even fifty percent of their incomes to Kingdom purposes, is not enough. Mention many who are paying large percentages, with their arguments and plans. Then gradually reduce the standard urging: "Surely, when these do so much, and when even Koreans pay tithes out of incomes of twenty-five cents per day, the least that any prosperous American, with six or eight dollars a day, should do is to begin with a tithe." "Take up his cross and follow me": only that high standard set by our Lord will lift some people to the tithe, but it will lift many to higher standards.

Avoid minor details or methods, such as the tithe, until folks have thought through such greater questions as: "Is God the owner of all wealth? What is his purpose in it? What share of my income should I call mine? Shall I face my Christian duties in financial affairs, or shall I continue to avoid and evade them?"

II

YOUR MONEY TALKS

"Your gold and silver are rusted and their rust shall be for a testimony against you. The hire of the laborers which is of you kept back by fraud crieth out, and the cries of them that reaped is entered into the ears of the Lord of Sabaoth."—JAMES 5:3,4.

AMONG Orientals, it has always been common to personify things. The Biblical writers were accustomed to attribute speech to inanimate objects. The Heavens are said to declare the glory of God. The cry of Sodom and Gomorrah reveals their wickedness. Job denies that his land speaks of wrong doing. Balaam's mule is supposed to talk. A proverb says that a forward man speaks with his feet. Habakkuk, in condemning oppression, declares: "Woe to him that getteth an evil gain for his house, for the stone shall cry out of the wall and a beam shall answer it."

Jesus frequently uses such figures of speech, as when he declares: "If these were to be silent, the very stones would shout." Desiring to speak of how the uses of money reveal character and ideals, I have chosen this text in which the Apostle James, by way of emphasis, attributes to money the power of speech.

We still personify money. How often you hear the expression: "Money Talks!" Recently in one

day I heard it three times: at a luncheon with business men, at a ball game and on a suburban train.

I heard a young woman ask: "How does that crude dowager draw around her such cultured people?" Her companion replied: "Money talks. Her husband has barrels of it. People respond not to her invitations but to the shouts of his millions. His dollars have introduced him into the most exclusive clubs, have invited her to the best homes, have brought their son into prominence, and have pronounced the eligibility of their empty headed and homely daughter."

A rich man recently deplored: "People listen to my money rather than to me. I want to do good with my possessions, and I am giving away not only my income but part of my capital. But sometimes, when people turn a deaf ear to my voice while listening to hear my money talk, I wish I had less." "Too many people listen chiefly to money," he added. "Rich and poor alike, in great numbers, heed it when they will heed neither man nor God. I am deeply concerned that the American people shall listen less attentively to its voice, and more to the voices of justice and righteousness and service. We must teach them the good things that money should say and do, the ways in which they seek and use it so as to bring blessings to their country, honor to God and happiness to themselves."

"Money Talk! It certainly does! It whispers in legislative halls. It croons of love in gifts for dear ones. Sometimes it screams. Sometimes it speaks

in silvery tones. It shouts across continents and oceans. It testifies in starving Armenia, plague-stricken India, ignorant Africa, superstitious China, as to the meaning of Christianity. It commands the ears of the multitude, even when possessed by bores and boors.

What does money say and how? Instead of casting our thoughts in dogmatic style, let us imagine the voice of money saying what God would have it say, and speaking as it would if it had vocal powers.

What Money Says of Itself

In the *first* place, *money talks about itself.* It would have us understand what it is, why it is, how to use it rightly and how not to use it. Here are a dime, a quarter, a dollar, a five dollar bill and a twenty dollar gold piece. Listen as they speak in chorus: "We are money. We are a gift of God. When He created the earth and the fullness thereof, He created the substances from which we are made, all the original forms and sources of the commodities which we are used to purchase, and the laws that make it possible for men to use us. 'The silver is mine and the gold is mine,' saith Jehovah. He is the owner of us all. We should be gained, saved, spent and shared in accord with his ownership and desires."

"Many untruths have been told about us," they would continue. "We have been called filthy lucre, and condemned as the root of all evil. Many ignorant and thoughtless folks, otherwise truthful, have thus slandered us, falsely giving the Bible as their

authority. Will you not correct their misstatements, remembering that when the apostle spoke of men greedy of filthy lucre, he referred to the greediness of those who gain possession of us in filthy ways or use us for filthy purposes? We are always clean, just as God made us. Any filthiness about us is only superficial, due wholly to contact with filthy and greedy-minded folks. We are cleansed as soon as we pass into clean and Christian hands.

"The apostle did say that 'The love of money is a root of every kind of evil,' but this 'love of money' is in the hearts of men and women, not in us. Coveteousness is an improper attitude towards us and what we will buy; but we are innocent. The evil is in the ungodly minds that give to us the preëminent love and honor that belong to our Maker-God, thus violating the first commandment and becoming guilty of the terrible sin of idolatry.

"Since a loving and holy God made us and claims us, who can deny that we are intended to be wonderful blessings when rightly understood and used? Listen to what we can do if given a chance. A dime a day will feed one or more starving children in Europe or Asia. A nickel a week for a year will furnish several Bibles for native Christians on mission fields. Fifty cents a week will educate a native nurse or teacher or doctor or minister in India. A dollar a week will support a Bible woman for a year, or a native preacher for six months, in China. Think how much good your dime, or quarter, or dollar, or ten dollars, a week for a year will do in helping to start or equip or support a Sunday school, hospital,

orphanage, kindergarten, college, church, or other institution for doing good.

"Whenever you put any of us into the treasuries of your church, the officers will send us to render valuable aid to some of the thousands of benevolent agencies and educational and missionary workers supported by your denomination; to supply them with Bibles, medicines, books, stereopticons and other things needed. "We will help to feed the hungry, to heal the sick, to clothe the naked, to provide education and uplift for hand and head and spirit."

You can direct where you want us to go, if you wish,—whether to some particular school or hospital, or to some special missionary or teacher. Through a Home Mission Board, we may go to the polytechnic school and hospital that are helping to transform Porto Rico, and were the first established there; or to the most northern hospital in the world, among the natives of Alaska: both supported by missionary funds. You can send us to share in the educational and spiritual work of your denomination in Cuba, among immigrants, in neglected mountain districts, in isolated rural regions, among negroes or Mexicans or Indians or Mormons. Using us, you can help to support aged ministers, to promote moral reform, to build needed churches on frontiers, or to do any other wise work in America.

"Through us, you can help to finance the beneficient work your Foreign Board is doing in 16 different countries, among 90 nationalities: including 167 hospitals and dispensaries with nearly a million patients per year, 196,000 members and 302,000 Sun-

day school members in 4,198 churches and groups. Of these, however, 1,339 have come entirely to self-support because of money given by you and by others in past years. (The facts for one denomination.)

"Do not despise us. Without us, only primitive forms of barter would remain. Credit would not be feasible save in a very limited degree. Exchange of goods would almost cease since commerce depends on us as necessary measures of value.

"God, who gives only good things, made us to bless humanity. Men should appreciate us properly, earn us honestly, hold us in a Christian spirit, use us in accordance with the desires and purposes of God, direct us where we are most needed, distribute us in accord with the Golden Rule and the needs of humanity—remembering that we were created to help bring in a better world, not simply a richer world. Thus understood and possessed, we will help to bring to our possessors great spiritual joys. A hundred fold in this present life, and in the world to come eternal life, are the promised rewards.

"If you keep us, or spend us on yourselves, in larger measure than you really need; we may choke your life, corrupt your ideals, undercut your fullest happiness, absorb your energies in guarding and worrying about us. We will even rob you of peace, corrode your conscience and endanger your eternal welfare. We are spiritual poisons when over-used or wrongly used, insidious and gradual but deadly.

"God commands that you gain and regard and employ us in accord with certain principles. If you violate His beneficient plans, penalties must be paid; not

only in the world to come but also in this present world, in diseased bodies, corrupt morals and decadent mentalities, even unto the third and fourth generations.

"We covet your interest, your respect, your fair dealing, your understanding of our potential powers. Coöperate with Christ. Send us to carry blessings around the world: to help abolish disease, ignorance, superstition and poverty. Use us to help to substitute therefor faith, health, education, happiness, prosperity, and all the other blessings which come as their by-products.

"We are only tools for men, but we are magic tools that you can send by wireless, where and when and for what purposes you will, in your name to minister fearlessly amid fevers, plagues, pagan cannibals or devouring cannon. We are only material things but we will support consecrated lives. We have no feet but you can telegraph our power in a night to the ends of the earth. We must be used while you live, for we are as valueless in Heaven as we are in hell."

What Money Says of Its Possessors

Your money *talks about you!* It is not content to talk about itself. It is as garrulous as the most gossipy neighbor. It has been telling bystanders many things about you ever since you began to spend or to earn. It is silent only when you are asleep, and not always then. Like a megaphone, it publishes the truth about your mercy or your miserliness, your righteousness or your wrong deeds, your Christlikeness or your coveteousness. It tells whether you pre-

fer baseball or butter, music or movies, trivial values or genuine good. It reveals whether you respect your father's counsels or despise your mother's love. It permits him who runs to read your preferences: whether in dress or in morals, in religion or in real estate. It explains to onlookers whether you are a scholar or a glutton or a friend to men.

To friends and enemies alike,—by the way you get and use it,—your money chatters of things that would astound you. It reveals to them desires in your heart of which you, yourself, are not even aware. It may be giving the lie to all your professions: denying your declarations of loyalty to Christ, convincing your wife that you consider her a slave rather than a partner, demonstrating that you are a disloyal slacker, proving that you love God less than gold.

When you told the church officers that you could not afford to pay more than fifteen (or was it fifty) cents a week, their politeness probably restrained them from saying that your mode of life openly betrays to the world your spending power. When you assert that $100 or $200 a year is all God should expect from you for the support of the Gospel in your community and in all the world, bystanders can hear the testimony of the dollars invested in your car and its upkeep, as those dollars prove either your wicked extravagance, or else your unconscious hypocrisy. The open expenditures and concealed resources of many church members prove to God that they are able to increase their subscriptions five, ten or twenty fold if they will sacrifice as Christians should.

Unceasingly and fearlessly her money announces

that Mrs. John Jonkensen cares more for silks and satins than for service, esteems rubies above religion, prefers self-indulgence to sacrificial Christianity. Mr. Jonkensen's money daily warns his employees and business associates: "Do not take seriously my master's professions of neighborly love or religious interest. They are for public consumption. They denote chiefly a desire for proper social standing, enhanced business reputation, and 'the cheapest sort of supposed eternal fire insurance.' *You can see clearly that I am his God.* He loves me more than his wife and his children. Even when he is in church, his thoughts are doing homage at an altar in my honor in the secret places of his heart. His conscience has been corrupted for my sake. His natural sympathies he has suppressed so that they may not interrupt his devotion to me. You clearly see that he gives to the church and to service what for him are but pittances; that his heart is turning to gold; that he is ceasing to be human; that he is but a money-getting machine; that he is deceiving himself because he fails to consider what his own money is revealing."

What Has Your Money Been Saying?

Let me warn you of this congregation. Your money talks! It surely does! You would be dumbfounded if you fully understood all that God and the world have learned about you from your use of money. You are better than Ananias and Supphira. They knew they were lying, but you are surrounded by so many similar money-wasters and hoarders that

you may not realize how far short you fall of the principles of Jesus in acquiring, spending and sharing your incomes.

Yes, our money witnesses every day as to our wisdom or foolishness, our character and our ideals. Our families and our friends, our bankers and our patrons, our employees and our employers, our creditors and our debtors, our church and lodge associates, our fellow citizens and our God, are learning the truth about us from what our money says; and the extent to which it confirms, contradicts, justifies or condemns us.

"Where your heart is, there will your treasure be." Your money daily proclaims to the world whether your heart is primarily in sensuous appetites, in physical pleasures, in intellectual activities, in social ambitions, in notoriety. You can deceive yourself as to where your heart is, but you cannot deceive wise interpreters of the language of money.

Money speaks more languages than any scholar. Its testimony as to selfishness or sympathy can be understood anywhere; alike by Chinaman or Choctaw, by African or Mexican, by Hindoo or Hottentot; in Moscow or Medina or Mindanao.

With a vast variety of expressions, it announces the vulgarity of the new-rich pagan; the misery of the poor; the love of a man for his invalid wife; the attitude of an employer towards his employees; the disloyalty of a citizen; or the honesty of an Abraham Lincoln.

John McCutcheon, in a recent cartoon, suggests that Einstein's principle of relativity is illustrated by the

man who spends fifty dollars to get to a prize fight, and the same for the promotion of righteousness; whose church costs him less than a pleasure trip; whose payments for Christ's cause might not keep him in cigars.

"*What you are* speaks so loudly that I cannot hear *what you say.*" Your tongue asserts what you want folks to think of you, but your money makes more accurate assertions about your real life. With your tongue you may talk of honor and honesty; but what if your income talks of taxes evaded, of debts denied, of short measure sold, of wages unearned, of proper pay for your employees refused? With your lips you may praise your Maker; but what if your adornments betray that your heart and the hearts of your household sing yet louder praises for makers of clothes and jewelry and other apparel?

With your knees you may bow before Jehovah, but what if your sterling-ware, your expensive apartment, or your manner of entertaining or traveling, proclaims in trumpet tones that your real god is pagan public opinion; that you are social climbers and seekers of praise? With your mouth you may speak of loving God and obeying Jesus Christ, but what if your pocketbook puts you to shame as it confesses to a dozen selfish interests in behalf of which you spend in proportion to their importance ten times as liberally as you do for Kingdom advancement?

Yes, our money talks. Possibly you have been so busy worshiping it that you have not noticed what it has been revealing; but a listening world, with a dictagraph to your check book, knows if it talks more

of what pagans seek than of supreme things. Your pastor and other spiritual interpreters may know from your spending that something is wrong with your soul, even as special diagnosticians discern in the secret chambers of diseased hearts murmurs of which the victims are sadly unconscious.

Your Great Physician, who diagnoses spiritual diseases without using a stethoscope, may detect subnormal spiritual conditions, unmistakable signs of coveteousness and selfishness. If so, he calls you to consider what your purse really reveals; challenging you to accept his prescriptions of self-denial in spending, of self-control in wealth-consumption, of reduced exercises in earthly investments, of increased payments towards eternal securities, of using less money for self and more for others.

In the words of our text: "The hire of the laborers which is kept back crieth out,—is entered into the ears of the Lord of Hosts." The money of the profiteer, of the dealer in alcoholic death, of the distributor of seductive drugs, of the sweatshop proprietor, of the unrighteous corporation, of profiteers in human health and happiness, of those that fatten on innocence and ignorance and helplessness and spiritual credulity,—the money of these crieth unto our country for better laws and fuller enforcement, and unto High Heaven for the vengeance of him who saith: "I will repay."

The poor widow's mites talked of love and sacrifice. The goods given by Zaccheus to the poor, the silver bestowed on the sanctuary, the gold given anywhere by gracious spirited men and women, the offer-

ings of those who honestly seek to serve, the pence and pounds of those who do justly and love mercy, the tithes of those who have made God a partner in their business, the missionary munificence of those who honestly desire as disciples to do the will of Christ in behalf of a redemptive world program—all these are come up unto the ears of Him who said: "I will have mercy and not burnt-offerings."

Has your money been gotten by providing "things honest in the sight of all men," and of him who searcheth all hearts? Has it been shared to help to feed the hungry and clothe the naked, to "visit the fatherless and the widow in their affliction?" Has it been devoted to the work of Christ and the Church; to help meet the salaries of ministers and missionaries; for the erection and equipment and support of places for worship and religious nurture and Christian education and Christlike healing? Has it been administered in obedience to that last command of your Lord to help to give the gospel to other lands and peoples: to help to send missionaries who may be to them in their poverty of body, of mind and of soul, what the Christian missionaries of centuries ago were to our pitifully starved and superstitious ancestors in northern Europe? Has enough of it been used as Christ would have it used; to help send light to all that sit in darkness and to help bring in a new earth in which dwelleth righteousness?

Then rest assured that your money will not merely speak of Christ and love, of hope and Heaven, and of increased earthly prosperity, among those for whose benefit it was offered; but that it will be heard of

God as a testimony to your faith and accepted by Christ as an answer to His summons to loyal and obedient discipleship.

Money is worship, for we are exhorted to "Bring an offering and come into His courts," and to "Worship the Lord with an offering." Money is service, for Christ said: "I was hungry and ye fed me, naked and ye clothed me, . . . inasmuch as ye did it unto these, ye did it unto me . . . enter into the joy of thy Lord." Money is a prelude to patriotic prayer, for the Jews were commanded (Deut. 26) first to bring their tithes and offerings and then to say: "I have brought according to all thy commandments, . . . I have not kept back . . . look down therefore from Heaven and bless thy people Israel." The money of Zaccheus talked of repentance, when he promised four-fold restitution to any he had wronged and the distribution of half of his goods to serve human need, and his Lord heard and gave immediate assurance of salvation for his household.

What Will Your Money Say To-Morrow

Many a Christian, "being dead, yet speaketh," through money distributed before passing over. What eternal joy must be theirs to be still praising God, not only before the great white throne but also, which He more appreciates, among His needy children in America and in all the world. Of those who have property, multitudes are making their wills to testify of faith by sharing their estates with God through

his treasuries instead of leaving to relatives and friends more than they really need, especially while the world yet has such multitudes to be evangelized and blessed. Have you arranged so as to bear a share of your money, after you are through with it, continue to speak of your faith and to testify to your faithfulness?

"Let the redeemed of the Lord say so," to-day, not with prattling tongues but with their pocket-books. Let your substance, as well as "all that is within" you, praise your Heavenly father. Exhibit your checks, product of your muscular life and of your mental life, as part evidence of the dedication of your whole life to God. The world's need is our Macedonian call. Shall not the money of each one of us answer: "Here am I, in money that cost life blood and nerve—send me by sending this sacrificial share of my money."

You have money. You can invest it either in luxuries of all sorts, in all kinds of beautiful and desirable things; or for promoting life more abundant for men and women. Which do you prefer? Without a word, by what you put into the treasuries in pledges and payments, or by what you fail to put in, you reveal fully which you think is more important.

To-day the annual Every-Member Canvass of this church is to be made. Solicitors will call on every family. You are asked to remember that God is the original Maker of money and of the Power to get it; that he has vast activities to be carried on and a great world program to be accomplished; that God is not a beggar, and that he and his church do not

ask for charity; that you owe God everything both as Creator and as Giver of Life and Salvation. We frankly ask you to consider God's business and its needs, His rights in your income, what you spend on other things, what religion is worth to you, what your money is intended to do, and the measure which you profess of love and obedience for Jesus and of fellowship for the world.

Where your heart is, there will your treasure go. Where will it go? Are you growing in grace and in the knowledge of your Lord Jesus? Let your money say so. For the next twelve months, how much do you expect to love your Lord, to serve your Father, to share with your Maker, to invest weekly in the life-giving work of the Church? By your subscriptions you will answer these questions in part but clearly.

Dives and Zaccheus, Barnabas who gives much and Ananias whose pocketbook belies his words, poor widows and prosperous folks, youth and old age, children and parents, all will to-day say something to God. Let all members of this congregation think what their subscriptions will say before they sign or refuse to sign. In some things silence gives consent; but money, when it is silent, means denial.

Your money is about to speak—what will it say? Let it speak words of faith and faithfulness, of love and gratitude, of sacrifice worthy of a soldier of Christ and not of shirking when religion costs something.

Let us bow our heads to let God talk to us in his still small voice within us. Then we will take our

pencils and make them talk, telling just what we want to say to Him in terms of cash, and subscriptions. Money! Speak! Tell us of the loyalty and liberality of your possessors!

III

JESUS AND MODERN WEALTH

YOU and I live in an age of wealth. While the high tide of prices and profits and wages temporarily reached during the war has receded, we Americans are yet fabulously prosperous in the eyes of five-sixths of the population of the world; both in our incomes and in our standards of living.

American working men and farmers, as well as salaried people, are in a class by themselves as compared with those of similar occupations in any other land. Our food, clothes and homes; our spending for automobiles, musical instruments, entertainments and recreations; our wages and incomes and savings; surpass the fondest hopes of the average folk of any other continent. They outreach the wildest dreams of those who founded our nation. Even as we complain of hard times, they would call us luxury-living plutocrats.

Has Jesus any message concerning such prosperity as Americans now enjoy? He has. Did he impart, concerning the gaining and use of wealth, any wisdom that his church should today emphasize in his name and for humanity's sake? He certainly did.

The Advent in an Age of Wealth

Let us remember that our Lord was born in a

similar age of then unprecedented world wealth. This was made possible in part by the vast network of new highways, both on land and on sea, opened and guarded by the Roman legions, offering unparallelled opportunities for developing and accumulating wealth. Again, wars make for extremes of wealth and poverty, and Roman history, for centuries, had been a record of almost continuous conquests. The wealth of an enslaved world was collected to enrich Rome and her provincial cities.

It was a privilege of Roman soldiers and citizens to ravish those they defeated, and to exploit the lives of those they subdued. Millions of captured slaves toiled without respite or rights in mines and forests, on the lands and in the galley ships of the empire; as depicted by Lew Wallace in "Ben Hur," his most noted novel. With other millions enslaved through taxation, all held to their tasks by legions that enforced the imperial will, they piled up wealth almost like water for the privileged citizens of the empire. And this wealth, too often won without work and wasted without conscience by its possessors, wrought a curse on the nation and on all classes as such wealth always does. To its effects in debauching the sons and daughters of the rich, and in bribing the citizen-hangers-on who sold their souls for the bread and recreations of pauperized idleness, are largely due the decadence of the republic; the destruction of her tremendous intellectual and material and social values; and the triumph of tyranny.

Says Dr. David R. Breed, in "The Preparation of the World for Christ:"

"During the early years of their history, Roman morality was distinguished by its simplicity and austerity. Plutarch states that it was 230 years before a single divorce took place in Rome, and Dionysius claims that it was 500 years. The people as a rule were virtuous, industrious, temperate and conscientious after their standards. Public virtues prevailed as did private ones."

Macauley, in his "Lays of Ancient Rome," draws this picture of the early Romans:

"Then none was for a party,
Then all were for the state:
Then the great man helped the poor,
And the poor man loved the great.
Then lands were fairly portioned,
And spoils were fairly sold;
The Romans were like brothers
In the brave days of old."

But, from the days of Sylla, a century before Christ, poverty gave place to wealth with fabulous rapidity, as when America's wealth increased between 1800 and 1920 from one billion to three hundred billions. After Pompey, and especially under Augustus, the national transformation in wealth and morals was like that of new-rich war-profiteers in 1916 to 1920. Universal simplicity and public spirit gave way to gaudy clothes, costly private palaces and imposing estates.

From emperors down to street peddlers, pleasure

gained through wealth and the spending of it became a mania. Of swindlers, profiteers, gamblers, profligates, and devotees of sensuous debauchery, the stench smelled to high heaven. Merivale and Mommsen in their histories of Rome, Fisher and De Pressense in their unveilings of paganism in the days of Christ, give the awful facts. The depths of depravity are beyond our words to describe, even if it were permissible.

Epicureanism, in its most debased form, became the prevailing philosophy. "Let us eat and drink for to-morrow we die," is Paul's very conservative statement of the general attitude. The pleasing of the palate was esteemed a high pursuit worthy of noble souls. The grossest sensuality was publicly taught. Vice was made a virtue. There are rooms in the public museum of art and sculptures recovered from prosperous Pompeli and Herculaneum where, even in modern Naples, women are not permitted to enter.

"The whole world lieth in wickedness," is the spontaneous reaction of the Apostle John to the terrible moral conditions which surrounded him. Paul, reared in a heathen center and more sophisticated, presents in the first chapter of Romans and elsewhere catalogues of almost unbelievable abominations, and then refers to others which even he would not name.

While Paul never condemns money or wealth, he most emphatically and repeatedly condemns the wrong attitude towards wealth, and wrong methods of gaining and using it, as chief sources of the evils of the age. He condemns those who are "greedy of filthy lucre;" demands that church officers shall not be

"lovers of money:" and asserts that "the *love* of money *is a root* of every possible form of evil."

Jewish Prosperity and its Results.

Among Christ's own people, it was likewise a day of prosperity with accompanying degeneration. With the accession of the first Herod forty years before our Lord's birth, Roman standards of wealth and wantonness were introduced. The once noble class known as Pharisees began to seek wealth and its honors rather than righteousness; and to lose the high spiritual tone and unselfish attitude of their founders. The Sadducees, the aristocrats of the nation, became qualified Epicureans; Herod and the High Priest being of their number. The scribes, who had formerly unselfishly interpreted the law, began to favor those who brought the larger gifts and to plead less earnestly for widows and the poor. New religious requirements, not originally in the law, added such grievous burdens of financial formalism above and beyond the tithe that only the rich could fulfill them all. The lower classes were ceasing to attend the services because they were ignored by many of the teachers who despised them as hopelessly unclean.

Hosts of the Jews had been widely dispersed a century earlier, just in season to grasp the new opportunities for gaining riches; just in time to seize, in Alexandria and Antioch and through the whole empire, rich rewards for their superior vision and commercial genius. And these "Jews of the Dispersion," with that love of kindred and of religion common to

their race, sent great shares of their wealth to the temple and to their relatives in Jerusalem and Judea.

Many came in person from all parts of the known world—as listed in the account of the day of Pentecost—to display, along with their formal religious loyalty, their riches of pearls and precious stones, of purple and scarlet and fine linen, of gold and silver, of purse and of person; and to bask in the admiration and adulation of fawning friends and poor relations.

Many of these remained in Jerusalem to buy costly palaces, or country places roundabout, thus gaining among their own people such glory and honor as they could not hope to have otherwheres. Others returned to their heathen surroundings to increase their holdings.

In either case, what must have been the demoralizing effects upon the life of the Jews of Palestine! The people were infected with all the temptations and sins of the other provincial capitals of the empire. Professing to despise the Herods and their wickedness, multitudes became emulators of their injustices, of their gluttony and debauchery, of their love of ornament and display, of their heartlessness and hypocrisy.

Of course, not all Jews were decadent spiritually. Nicodemus reveals that some of the rulers retained spiritual hungers. Many scribes still held that the two great commandments overshadowed trifling religious details, ceremonials and forms. John the Baptist had many hearers. There remained a large faithful remnant.

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But the sins enumerated by the Baptist; the ambitions of our Lord's disciples and their mother for royal honor; Christ's frequent denunciations of those who wronged the poor and needy, and his many parables and warnings against coveteousness and financial unrighteousness; the references of Paul and James and Peter and John:—all these illumine the prevalence of pagan practices and attitudes towards wealth, contrary to the teachings of Moses and directly antagonistic to the spirit and program of our Lord.

Young men and maidens, older men and matrons, mechanics and merchants, farmers and fishermen:—all alike turned frequently from the paths indicated by the Old Testament to gain wealth and its benefits by fair means or foul. They profiteered. They wasted. They neglected justice and mercy. They trampled on the leadings of love. They withheld from the poor and needy, and from God's treasuries, those shares of their incomes that their religion required:—or else they brought ostentatiously to prove not so much piety as prosperity, to hire the good will of priests and people, and to justify themselves to their troubled consciences.

The examples of the misers and of the spenders, the false wisdom of the avaricious and of the ambitious, tended to blur spiritual vision and to blunt consciences innumerable. As in Egypt and Italy, so even in Jerusalem, pagan materialism began to rule in the form of that coveteousness which Paul classed with adultery and murder.

Down through the centuries had come the warning,

constantly echoed in the ears of all worshippers: "Thou shalt have no other gods before me." Yet by their deeds and their devotion if not by their words, they were relegating God to a minor place as we are doing to-day, and saying of material possessions: "These be they gods, O, Israel." To clothes and ornaments, houses and lands, furniture and carriages, slaves and servants in livery whom the neighbors could see as proofs of one's wealth,—to money and all the things that it would buy,—many Jews in Jerusalem were bowing down with more zeal and with a more earnest worship than they rendered unto their God and Creator.

What Jesus Had to Say

Into such a world as that, at such a time as that, came Jesus to reveal God and His will to redeem men from all sin unto righteousness, to give life and to give it more abundantly, to reveal the truth and to denounce all falsity.

Is it not to be expected, therefore, that He would fearlessly and frankly strike at the insidious idolatry that was weighing men down and take the temptations of the times as texts from which to teach all nations, and His disciples of all ages, the true meaning of money, the righteous uses of property, and the train of blessings and of evils which wealth with its magic powers may bring to those who possess it, according as they rightly or wrongly use it?

Is it any wonder that more than one-third of his parables center about, or involve, money and material

wealth, and that one-half of his entire teaching has very definite implications and imperative applications with regard to property and its origin and use, directly or indirectly?

Those who object to "too much talk about money from the pulpit," or that "the pulpit is no place to discuss questions of property"; would they have rebuked Christ when He discoursed in detail concerning pounds and their use, or concerning the loan of talents and the duties of trading therewith and of bringing the increase to the owner; or when he depicted a Samaritan as setting the wounded object of his neighborly love on a horse which cost money, after pouring into his wounds oil and wine which cost money, binding his hurts with garments that cost money, and paying the inn-keeper for food and room and care with money and the promise of more money?

Do you recall how Jesus opened his teaching on the last day of his public ministry with a parable of a landowner who rented his well-equipped property to tenants and went into a far country—a type of God who is proprietor and landlord of the earth which he has entrusted to his human children as tenants or trustees? And do you recall what Jesus pictured as the punishments of those tenants who refused to pay the rentals due the owner, who oppressed the servants and slew the son who were sent to receive the rents?

Our Lord's illustration of final punishment was Dives, a self-indulgent waster who allowed Lazarus, a neighbor who was honestly in need, to depend for food on what garbage he could glean with the dogs.

Our Lord's illustration of final judgment—do you

recall that picture of the nations assembled and the Son of Man enthroned to separate the righteous from the wicked? Who are the righteous? Are they the rich or high born or spenders? Listen—"then shall the King say unto those on his right hand, come ye blessed, inherit the kingdom . . . for I was hungry . . . thirsty, . . . naked . . . ye gave me to eat . . . ye clothed me. . . ." He is then described as saying to those who shall go away into eternal punishment: "*ye* did *not* give me to eat . . . *ye* clothed me *not*."

In other words, deeds of service to human needs, in which we must of necessity share money and property if we possess such, have high reward. We cannot err in believing that money without love is sufficient,—for other methods of showing sympathy aside from giving material things, are attributed to the righteous,—but it is clear that those who fail to share material goods as the Good Samaritan did are described as depriving themselves of the fullest enjoyment of the eternal presence of God.

And what about the "certain rich man" whose estate brought forth so plentifully that his barns could not contain all his goods, but who failed to divide the increase with God and his needy neighbors; who is pictured as considering only what his wealth could do for himself, talking it over with himself and ignoring God, saying, in effect, to his soul: "Soul, thou hast much goods laid up for many years: cease therefore from honest and productive toil; forget others' needs; eat, drink and be merry; spend thy life in idle self-indulgence, in banqueting and being banqueted, in entertaining and being entertained, in de-

bauchery, in gaining notoriety through possessions." In this man's attitude towards his possessions, and his purposes as to their use, Jesus clearly seeks to illumine the attitude of people of little wealth as well as of the very rich, for his hearers were average folks and he began by warning them to "take heed and beware of coveteousness, for a man's life consisteth not in the abundance of the things that he possesseth;" and he concludes by saying:—not, "so are the rich," but:—"so is *every* man that layeth up (merely material) treasure on earth and is not rich towards God."

Jesus had declared: "whosoever shall say to his brother: 'Thou fool,' shall be in danger of the judgment," yet he pictures this man as receiving that very condemnation from God himself: "Thou fool, this night shall thy soul be required of thee. . .." Now, as then, many witless folks do not stop to realize that possessions are dangerous. Elsewhere Jesus says: "How hardly shall a rich man enter into the Kingdom of heaven," and again: "it is harder for a rich man to enter into the Kingdom of heaven than for a camel to enter into this city through that low entrance gate called 'the needle's eye.'"

We shall not detain you with further discussions of our Lord's various parables and teachings in detail. Enough, if we have made clear somewhat of the economic conditions and the attitudes towards wealth that prevailed in our Lord's day, of the resemblance of those days to these in the increased prosperity of capitalist and farmer and laborer; so that we may more adequately grasp the significance of the vast

areas of his teachings with regard to wealth and its meaning and use.

Let us now sum up and analyze what he did and what he did not teach about possessions.

The Principles of Jesus

He did not despise money or what it will buy. On the contrary, he enjoyed its benefits in food, clothing, houses, education, churches. He did not condemn prosperous folks because of their prosperity. We are told that he loved the rich young man; that he ate in the homes of the wealthy; that he shared the tomb of a rich man in his death.

He encouraged the production and increase of wealth. He was a carpenter, producing wealth in buildings and furniture. He called as his disciples fishermen and other producers. His parables imply that those who have talents and pounds should trade therewith. He severely rebukes those who allow entrusted capital to lie unused.

He did not rebuke the spending of money for the enjoyment of necessities, or even for a wedding feast. He implied approval of a father who welcomed his prodigal boy with a beautiful robe, a ring, a fatted calf and merry-making.

He did condemn anxious care about food and dress, such as unfits folks for work and worship. He explained a parable, saying: "That which fell among the thorns, these are they that have heard the word, but as they go their way they are choked with cares and riches and pleasures of this life and bring no fruit to perfection;"—a statement attested daily by

the lives of many frivolous people whose chief joy is undue waste on the theater, cards, dancing, dress, and eating for the sake of eating. As Robert E. Speer says: "All waste, extravagance, vulgar display, selfishness, prodigality, exclusiveness, are hostile to the spirit of Jesus' life and teaching." ("Principles of Jesus," p. 215.)

Judgment for all of us will take account of our attitude towards money. We have already referred to our Lord's classification for judgment, differentiating the righteous and the wicked on the basis of their sacrifices of their means to feed the hungry, clothe the naked, and minister to human need. The rich fool, summoned to appear before God, is dismissed with the hopeless words: "So is he that layeth up treasure for himself and is not rich toward God."

He rebuked those who observed petty details of slight importance and neglected justice and mercy. It was when repentant Zaccheus said: "If I have taken anything from any man wrongfully, I restore him four-fold," fulfilling justice, and: "Half of my goods I give to the poor," practicing mercy; that Jesus replied with that wonderful blessing: "This day is salvation come to this house."

Jesus outlined a kingdom program which involves money, which must come from his followers. He commands us to: "Go ye into all the world," and: "Ye shall be my witnesses in Jerusalem and in Judea and Samaria and unto the uttermost parts of the earth." He had already said: "If ye love me ye will keep my commandments." How can we prove our love as he thus demands by keeping these command-

ments to preach and teach in our community, in our country, and in the uttermost parts of the world, except by going in person or by sharing liberally of our incomes—yes, and many of us out of our capital—to meet this overwhelming duty? To give the gospel adequately to every nation,—to one thousand million people,—means hundreds of millions—yes, a thousand million dollars,—each year. This means adequate shares from all of us. The prosperous Jew paid a tithe for the church of his day, and gave and paid fifteen to twenty-five per cent. more for charities and other religious purposes. For Christ's program, in purpose vastly beyond anything the Jews dreamed of, can any of us who have prospered at all offer less than one-tenth of our incomes while we continue to increase our property, or to spend as we do spend to keep up with our neighbors in dresses and dinners, in rugs and recreations, in motor cars and music, and in so many other things?

Jesus emphasized that man is not absolute owner but merely a steward of what he possesses. The world is God's vineyard. The owner of the world has let it out to husbandmen. He sent his servants and his Son to claim the owner's share. Can we avoid the implication that we are all tenants and stewards of our power to get wealth with either muscles or minds? Can any thoughtful man or woman deny that God has an owner's right, a landlord's claim, on our incomes and possessions? Is it not clear that we should set aside a fair "partner's share" thereof, to be invested for our Creator's program of world service and evangelism?

When a rich young ruler came to Jesus saying that he had kept all the commandments, asking what more he must do to inherit eternal life, we are told that Jesus loved him at first sight;—something said of no one else. Why then did Jesus say to him: "Sell that thou hast and give to the poor?" Why did Jesus elsewhere say that it is so hard for a rich man to enter the Kingdom? Was it not because he would save men from the spiritual dangers of misunderstood and misused wealth; because that very magic power within wealth which God placed there for a purpose constitutes a most solemn danger, fostering in unguarded owners such a false sense of power and security as undermine our essential sense of dependence upon God, and also such a false sense of superiority as blights humility and a sense of the interdependence of humanity? Is it not because these mortal dangers can be avoided, even by those who have moderate incomes and possessions, only by holding our possessions under the most rigid control, constantly distributing larger and larger shares for God's business and the service of all human needs?

The supreme needs to which the righteous are to minister are the needs of the soul. Hunger and thirst and nakedness are bad enough, but sin and superstition and heathenism are worse. To furnish sanitation and suppers is noble, but to offer eternal salvation is nobler. Indeed, the salvation brought by the first foreign missionaries to our pagan progenitors lifted them out of their horrible pit of paganism and paved the way for our progress from a primitive poverty, vastly worse than that of the present-day

Hindus and Chinese, to our present prosperity with its promise of more to come.

The same spiritual salvation will not only save the souls of the peoples of all the earth but will bring, as ultimate by-products, what can be brought in no other way,—universal prosperity for body and mind. To convert fathers in the slums of New York or Bombay is to insure better food and clothes and all material blessings for their families and for their future descendants. Induce and help people to "Seek first the Kingdom of God and His righteousness," and you insure that ultimately "All other things shall be added unto them." It was supreme economic insight as well as supreme spiritual wisdom which put evangelistic and missionary duty at the climax of our Lord's teaching.

Finally, we must not merely give a little,—we must pay till it hurts. It was our Lord who said: "If any man will come after me, let him deny himself and take up his cross and follow me." Have we denied ourselves food and clothes and gasoline and other things in order to share with Him? He enjoyed eating and drinking, yet laid down his life. He summons us to walk the way to Calvary with him.

Jesus praised the widow because she brought all she had—a sacrificial offering, compared with which, he declared, the rich cast in only out of their "superfluities." Let us not call ourselves Christians if we offer unto the Lord only of our surplus. Let us plan to deny ourselves,—recognizing His rights in our incomes and his need of vast funds to send the gospel to all the world,—and so let us subscribe.

IV

THE CHRISTIAN AND HIS POSSESSIONS

"Who then is that faithful and wise steward whom his Lord when he cometh shall set over his household? . . ."—LUKE 12:42.

"There was a certain rich man, which had a steward; and the same was accused unto him as wasting his goods. And he called him and said unto him, Render the account of thy stewardship."—LUKE 16:1-2.

IN God's world, rights and duties everywhere balance. Fathers have duties to children and children to parents. Teachers and pupils, producers and consumers, church and state, citizens and their cities, all have duties involved in their rights. In every relationship among men, fullest happiness and perfection are found only as both parties meet their mutual obligations and thus merit their mutual rights.

How inclined we are to belittle our own duties and to stress the duties of others; to exalt our rights and to ignore their rights! Our divorce courts and other courts, our prisons and our penitentiaries, are filled because husbands and wives and buyers and sellers and thieves and profiteers ignored their duties.

Were we all as ready to recognize our obligations as to count our expectations, as anxious to meet our responsibilities as to secure our privileges, the world

would be transformed. The Golden Rule, the second great commandment, and the missionary commission, are simply Christ's ways of teaching that we have duties to face and perform if we expect to share in God's promised blessings.

Repentance must precede forgiveness. Restitution must precede full salvation to-day as in the case of Zaccheus. It is only the fervent prayer of a righteous man that really availeth much. The richest rewards in heavenly as in earthly races are gained only by strenuous striving. Faith without works is dead. Who can truly know of the doctrine of Christ except he "willeth to do His will?" Unless one "keep My word," there is no assurance that "My Father will love him and we will come unto him and make our abode with him." It is to those who obey the command to "Go ye into all the world," that the promise is: "Lo, I am with you always."

It is time we put as much emphasis on our obligations as Christians as we do on the promises and hopes which depend thereon. It is time we recognize that God has rights as well as responsibilities; that we search out and fulfill our duties to the Almighty as well as ask favors of Him.

What are our duties if we would enjoy the blessings of full fellowship with God and joint heirship with Jesus Christ? If we would find godliness profitable for the "life that now is and for that which is to come," what are the practical conditions? Duties are as real under the new dispensation as under the old, though they are of a different form. They are not ceremonial nor liturgical but moral. They are not

comprehended in endless details but by great principles. Usually they are not stated categorically but arise out of the terms and similes used with reference to Christians and the Christian life. Let us consider some of these.

Some Clear Christian Duties

If God is a Father and we are his children: have we not duties to our Father? Is it not his right that *as children* we shall strive to live lives worthy of him; that we seek to know and to do his fatherly will; that we recognize all human beings of all nations and races as our needy brothers and sisters; that we strive to do good to all these, our Father's less fortunate but beloved children, seeking their physical and moral and social and spiritual redemption, even as worthy earthly children seek the welfare of their weaker and needier brothers and sisters?

As members of the church, which is the body of Christ; is it not our duty to be exemplary members, lest we bring discredit on Christ, the head, as well as on the church, his body? Is it not our duty to help to carry on the functions of this body of Christ as to evangelism and education and social ministry and spiritual uplift and missionary extension?

As disciples of Jesus; is it not our duty as pupils more diligently to study his teachings, to obey his commandments, and to help to bring the world to accept him as the only perfect teacher and adequate Saviour?

As soldiers of Christ; dare we be slackers or deserters in hours of conflict? Are not such duties in-

volved as to obey with promptness and enthusiasm and loyalty our Commander's orders; to study diligently our manual of instruction, the Bible; to take faith and prayer and divine truth as shields and weapons against the forces of evil in our lives and in our communities; to co-operate with all other soldiers of Christ to repel wrong, and to combat injustice and selfishness and ungodliness in every form?

As good soldiers, are we not under obligations to follow the example of our Chief; to lead lives of soldierly self-denial and abounding sacrifice rather than of luxury and ease by merely reporting for roll-call on Sundays or other times of dress parade? Is it not our duty to seek the welfare of all other soldiers, and to coöperate with our Church officers; instead of devoting our energies to seeking personal honors, criticizing our leaders, hindering the activities of such fellow soldiers as are faithful enough to fight instead of deserting or retreating?

Christ and the apostles used other terms which imply many and solemn duties. That so many churches and ministers fail to impel their members to face these Christian obligations is one of the greatest hindrances to the Kingdom. That so many church members ignore these obligations and scorn these duties when they are presented by true prophets is a scandal.

The Christian as a Steward of Wealth

To-day, I wish to *challenge your attention especially to duties that may be illumined through the study of another scriptural term for the Christian, the term steward.* Since this word is not now used as it

was in the times of either our Lord or our translators, we must note its Biblical use before we can gain the lessons Christ used it to teach.

In Genesis, we find that Abraham had a steward. From his lament that he had no son, we learn that Eliezer, this steward, would ordinarily become his heir. Other scriptural passages reveal the great responsibilities and honors, the privileges and esteem, of ancient stewards. Serving nobles and wealthy folk, they compared with the managers, trustees and attorneys-with-power of great modern estates.

The term stewardship is therefore especially apt to illustrate our Christian duties and obligations in matters of property and wealth. God has great possessions. He created the world and the fulness thereof; soil and minerals, vegetation and animal life, natural wealth in every form. Human laws teach that whoever makes something, furnishing all the materials and resources, owns that he makes; unless some one buys his rights. We are told in Genesis that, after God made the world, he decided to make man and to put him on earth to "have dominion over it," to "subdue" it, to keep and to dress it; but man is not spoken of as owning it.

Through the processes of time, God's plans are working out to the end that we may, on this earth, be prepared for eternity, and also may help him to complete his purpose of recreating this earth into "a new earth in which dwelleth righteousness." Since he works and sacrifices, he desires us to work and sacrifice. Since he finds joy in creating and working, he has ordained that we too shall find our highest joy

in our sacrifices and struggles as a race and as individuals.

Each individual and generation is to help to subdue the earth and to gain dominion over as much of physical and intellectual and moral and political and econonic wealth as possible; using thereof for self-development in order to serve as God intends that we shall develop and serve. He expects us to help in our generation to extend the knowledge of eternal truth; to advance his kingdom-plans and programs; and to leave behind us another generation of Christians as abundantly equipped as possible with wisdom and other available resources with which to take up the work of God where we leave off, themselves to advance it as far as possible and likewise to make possible the greatest advances by succeeding generations.

And our duty here is our stewardship. We are stewards of our physical and intellectual and economic and social and spiritual possessions, both inherited and acquired. All these we are to develop and use to the utmost to forward God's purposes for redeeming humanity; for hastening the day when all shall know the Lord from the least unto the greatest; when "the earth shall be filled with the knowledge of God as the waters cover the sea."

We are stewards of a greater than Abraham or David or Cæsar. We are stewards of an eternal and infinite Being, of the Manufacturer and Owner and Landlord and Banker of the universe. We have the honor of working for and with him and, to the measure of the resources with which he entrusts us, of helping him to eomplete his creative will for the world

and its inhabitants. As we labor to help to increase wealth and wisdom and spread the gospel and its practices, we are both developing ourselves for eternity and helping towards the supreme divine event towards which the whole earth moves, which is the goal of the gospel, the Kingdom of God, the redemption of humanity. What folly, when we are thus chosen as co-laborers with the Eternal, to fail of being good stewards! What folly to limit our vision and goals to ourselves, and thereby deliberately to fail of our fullest development and of our eternal rewards!

Food, recreations, clothes, education, culture, beauty and other things are good so far as they help us and help on Christ's program, and no farther. Amusements and late hours and automobiles and player-pianos and fine horses and travel and vacations,—and all other activities and things—are good or bad exactly to the degree that they do or do not make us more God-like, and as they hinder or promote the plans and program of God for the world.

God is the earth's owner. He has plans involving all its resources. We are stewards of such resources as come into our control. We can be faithful or unfaithful stewards—which will we be? We can increase or waste God's resources; we can advance or hinder, God's plans—which do we intend?

However much property we may hold *in fee simple* according to human laws, neither humanity as a whole nor you and I as individuals can own one foot of ground or one dollar's worth of wealth *in fee eternal.* We clear the land and dig into the bowels of the earth, we plant trees and seeds, we develop high grade

cattle and cabbages, but God's right of eminent domain remains. He is owner forever.

We cannot produce or earn anything of value without our Creator's continual coöperation; for sunshine and rain, the seasons, air and electricity, and all the other forces essential to production, depend upon his providence. Should the Almighty cease to furnish these, where is our wealth? Indeed, we do not own even ourselves. "It is he that hath made us." "It is Christ that hath redeemed us." "In him we live and move and have our being," now and eternally.

Through Moses, the Hebrews received a solemn warning which we must heed to-day: "Beware lest thou say in thine heart, my power and the might of my hand hath gotten me this wealth." Can you debate that? Can you or I bring wealth with us at birth or carry anything away in our shrouds? Can any millionaire or ruler or nation that professes to believe in a Father Almighty, deny that he is the only and absolute owner, and that all men and nations are but tenants here?

The Meaning of Stewardship.

To be a steward of the Most High is a great honor. It has in it great possibilities. It permits us to ask and to expect God's coöperation and fellowship in earning and using money; to that extent to which we strive to be faithful and wise stewards, and to which it is best for us.

Wealth is an indispensable factor in advancing the purposes of God for time and for eternity. *God might* have created a race of beings without creating

a world, but in his wisdom the best plan included the creation of the world. So *God might* have ordained a plan for redeeming men and the world without money, but he adopted what in his wisdom is the wisest plan, including the use of human stewards, and to this plan money is indispensable.

No, wealth is not an evil, but one of God's greatest blessings to humanity. Money is not a filthy thing, but a holy gift of a holy God who claims no filthy things but who does claim: "The silver is mine and the gold is mine," even though filthy-minded men temporarily taint these with filthiness when they gain by filthy and unchristian methods or use for filthy and ungodly purposes.

Wealth-producing stewards are as essential in the Kingdom plans of God as are preachers or Bibles. Wealth is necessary to provide food and clothes, schools and hospitals, government and sanitation; and to support all sorts of social and spiritual workers and their work.

What does it mean to be a steward? *It means a duty to produce wealth.* The power to get wealth is not an evil. When the Hebrews were about to enter the land of Canaan, they were emphatically reminded: (Deut. 8:18): "thy God . . . giveth thee power to get wealth." If God gives the power to get wealth, this power is a sacred talent entrusted for use for him. To fail to use a special God-given talent to produce wealth, or to hide it, is unfaithful stewardship.

In the parable of the talents, Jesus detailed rewards to those who obeyed the command to "trade," while he who idly sulked and neglected to use the talent of

which he was steward lost even what he seemed to have. One of Christ's condemnations of the rich fool was on the ground that, instead of continuing to exert his own efforts to produce wealth, he directed his soul to "take thine ease," to cease from putting forth utmost efforts to produce, to leave the world's work to others while he should idle away God-given hours and energies which are sacred trusts and which a good steward would employ in producing.

What does it mean to be a faithful steward of wealth? *It means justice* in all financial dealings. The Bible has been characterized as a book of justice. Out of six commandments concerning duties to others, one forbids stealing and another forbids even coveting the possessions of others. The psalmists and prophets continually reiterate God's hatred of and condemnation for those who trespass against others in financial affairs.

Jesus several times gives justice a first place. God wants us to prosper that he may have more; but he has set his face against dishonesty, and broken contracts; against shirking an employer's work or underpaying one's employees; against robbing widow's houses or taking advantage of the unfortunate. None of us can, by offering God a share in it, atone for getting a dollar in a morally filthy way.

What does it mean to be a faithful steward? *It means certain rights.* One of the steward's rights is a share in what he helps to produce. If the laborer is worthy of his hire, how much more are stewards of a kind Creator. But here is a terrific test of faithfulness; an insidious temptation to violate God's confi-

dence in us by taking more than our share. We shall get nowhere until we conscientiously analyze the extent of our rights, lest we over-step our Father's rights and show ourselves dishonorable as well as unprofitable servants.

To what sort of a living am I entitled? What is the reasonable significance of a steward's duty and privilege to "provide for his own?" Certainly it means proper food and clothing and shelter. Just as certainly does it mean a measure of education for children to enable them to become more efficient in such forms of productivity as will serve God and humanity and themselves. Surely a loving Father would approve of reasonable allowances for social activities and friendly fellowship, for reading and self-development, for the simple beauties and joys of life. Surely the Owner expects us as stewards to enjoy "recreations that truly recreate," making for health and power of body and mind and character; which are deserved blessings even while they make us more efficient stewards.

How Much Dare Stewards Spend on Themselves?

But what are reasonable allowances for such purposes? Clearly our rights become robbery if, out of an annual income of $2,000, we devote $1,950 to our interests and only $50 to God's. Can God's stewards justify the practice of spending as much on a suit of clothes as one pays annually into the treasuries of the owner? Can I claim to be a faithful steward if I

spend a dollar, or even half a dollar, a week on entertainments or cigars or Sunday roasts or candy and similar luxuries, and tell the Almighty that I cannot afford so much for his business? Show me an honest steward who will defend paying less than $100 a year to God's church if he spends that much on gasoline, or on a carpet, or on a summer vacation, or on expenses for clubs and lodges.

If a Christian's car costs $500 a year for depreciation and up-keep and garage and chauffeur, or if his family spends that much on entertaining friends that will entertain them again, or on winter travel, or on a piece of furniture, can that Christian deny that he is offering an impudent insult to the Almighty when he refuses to spend as much or more on the church and missionary business of the owner?

The emphasis must be upon the word reasonable. Our rights must not be so enlarged as to deny God's rights. Expenditures for ourselves must not exclude and supplant expenditures for our Lord's work. Every one feels poor. Most people could spend their entire incomes on their own interests.

A millionaire told his pastor: "I must cut off all those benevolent subscriptions, for my income has been reduced from $40,000 to $20,000 a year and we simply cannot live on it. We cannot spare a dollar." Should he not cut down his living expenses?

A farmer said: "My property increased sixty per cent in value (from $10,000 to $25,000) during the war, and I was making plenty; but it has dropped back in value to $20,000, and my income is reduced. So I must cut out my gifts through the church to one

dollar weekly instead of $5. Has he proved that he does not owe God $5 a week?

A poor widow said: "I have two children to support. Our income has dropped from $1,200 per year to $800, because of war disturbances, but Christianizing the world is the most important of all businesses. Religion is the only hope of the world to-day. So, instead of $.50 per week, we will contribute $1.50 per week; our tithe. God's business needs money so much, and religion has done all for us."

An inmate of a Home for Aged Women, who, in addition to her clothes and keep, had an annual income of $25.00 in cash to spend on luxuries and comforts, recently brought eighty per cent. of it to her pastor. She said: "I thought I was poor and unfortunate but as I hear of multitudes of men, women and children dying of starvation and disease in Vienna and Armenia and China and other countries, I realize that God is good to me in letting me live in America, where, even in misfortune, I do not lack for food or clothes or shelter. Though they are plain and cheap, why should I ask more when millions are dying for lack of what I have. Here is $20.00 to be used, part for the church, part for missions, part for the relief of starvation and suffering in other lands. I feel that I could not sleep if I spent it on myself when others are dying of hunger."

What does it mean to be a faithful and wise steward? *It means mercy.* Jesus described a Samaritan as being a good steward when he took such compassion on a wounded man as to neglect his business, share his oil and wine, use his garments to bind up

the wounds, and share his money for hotel accommodations. Jesus asked his heckler: "Whom sayest thou was neighbor to him that fell among the thieves?" When he made answer: "He that showed mercy," Jesus commanded: "Go thou and do likewise." You and I must do likewise. We will be accounted unfaithful stewards unless we are doers of mercy. To our needy neighbors in every land, God's other children, our mercy must be manifested.

Listen now to our texts and their applications.

"A certain rich man had a steward, and the same was accused to him of wasting his goods. And he called him. . . ." If the goods and incomes in our possession are God's, certainly he is thus concerned with whether we waste them or use them to the best advantage? How much do we waste? What share do we use wisely and what with less faithfulness and wisdom? What share do we use with utter folly, against the wishes of the Owner and to the hindrance of his plans for us and for the world?

"And he said unto him, Render the account of thy stewardship for thou canst be no longer steward." Sooner or later, each one of us must render account to our Creator. Bankers and accountants who betray the confidence and interests of their patrons have far less to fear from bank examiners than we have to fear from the eternal accountant who will scrutinize our financial activities and our incomes, our disbursements upon ourselves and upon service, with perfect insight and impartiality. Perfect judgments out of perfect knowledge will be passed upon

all our accounts as God's financial stewards; faithful and unfaithful, worthy or unworthy.

"Who then is that faithful and wise steward?" Both faithfulness and wisdom are highly desirable in a steward but wisdom takes second place. The first requirement is that one be found faithful; not claiming to own what one simply holds in trust, honest and honorable. We may make mistakes in distributing to God's treasuries for human betterment and Kingdom advancement,—but the worst mistake is to refuse to act lest we make mistakes. To hide a talent in the earth unused is, Jesus taught, far worse than to lose it by misuse.

You do not know where you can best invest for God's service? Suppose the missionaries that came to your pagan progenitors had stayed at home because they did not know where was the wisest place to go! Churches, ministers and missionaries are human and make mistakes, but this was true of the church and the preachers who, according to the Book of Acts, did such great things. *You* are not perfect. Shall you withhold, or spend on your imperfections, because the church and its workers are imperfect? Your Creator alone is perfect. If he is to overlook your imperfections, one condition is that you systematically and faithfully distribute the property he allows you to hold where it will bring results.

"Who is that faithful and wise steward?" Listen again. "If that servant shall say in his heart, my lord delayeth his coming, and shall begin to beat the other servants, to eat and be drunken, the lord of that servant shall come in an hour when he knoweth

not and shall appoint his portion with the unfaithful." Are you and I in danger of "a portion with the unfaithful" because we are wronging others, or neglecting our Lord's business, or wasting on luxuries and debauchery and non-essentials what others need?

Listen again. "And to whomsoever much is given, of him shall much be required." Do you rejoice in increasing prosperity? Do you boast to your family or your friends, of abilities and possessions? The more God entrusts to people, the more he expects of them. A man with $100,000 must not withhold from the divine owner as large a per cent as when he had only $5,000. An honest steward with an income of $3,000 will devote a greater share to doing God's will than his neighbor with a smaller income; and one having no dependents will hoard and spend on himself less than one with a family. If poverty-stricken ancient Jews tithed, and modern Christian Koreans and Africans tithe, who of us should do less?

"And I say unto you, make to yourselves friends by means of the mammon of unrighteousness, that when it shall fail they may receive you into the eternal tabernacles." Obviously Jesus teaches that money, known among his hearers as mammon,—provided it be earned and used in the true spirit of stewardship, —may increase one's inheritances in heaven where thieves and moth are not.

"He that is faithful in a very little is faithful also in much, and he that is unrighteous in very little is unrighteous also in much." Yes, use your little most carefully. What you do with it is noted.

"If therefore you have not been faithful in the un-

righteous mammon, who will commit to your trust the true riches?" Comment could make this no clearer. If unfaithful in money, will you be faithful in more important matters? "And if ye have not been faithful in that which is another's who will give you that which is your own?" If you are unfaithful when on trial as a steward of earthly things, should you expect a heavenly inheritance of your very own?

"No servant can serve two masters. Either he will hate the one and love the other, or else he will hold to the one and despise the other. Ye cannot serve God and mammon." Thus Christ ended his message. May the words reach our hearts. Do we try to serve two masters, God and wealth? We cannot. If we serve mammon, God will reject our service. Our love will surely go to mammon and its power. Soon we will begin to forget God's rights, to treat him as a pauper, and to despise him as an inferior.

God will be the lord of your pocketbook and property, as owner, to guide you in their use, to direct you in their control, or he will depart from you. The Creator is too great to share his sovereignty with wealth or any other idol that you enthrone in his place. God has supreme rights, and you have stewardship duties. To deny his rights in property is idolatry, the choosing of finite and lifeless things in place of their Creator.

When a Christian recognizes that God is owner of all sources of wealth and giver of power to get wealth, what share of the income should he pay to the

owner? What part keep to devote to the uses of himself and his family? What share should he add to the capital in his control and what portion should he invest at once in the Almighty's work for the winning of souls and the world's salvation?

I cannot answer absolutely for any one of you. Each Christian must frankly and promptly face these matters for himself, seeking both divine and human guidance, but taking responsibility for his own decision. The answer will depend on many things: on whether one already has laid by much or little, whether one has few or many years in which to save and invest, whether one has hitherto done little and wishes to atone in part for part selfishness. It will take into account the size of one's family, the cost of living in one's community, the regularity of one's employment. It will depend on whether one has faith that God still keeps his promises, and is ready in unforseen ways to help to make less become more, to make $90 go as far as $100 for those who truly trust and serve him.

Is religion the world's only hope, and the nation's saving grace? Are treasures in heaven as important as pleasures on earth? Is he who has honored us as stewards deeply concerned about making the gospel known to all nations? Do we purpose to obey Christ's commands to love our neighbors as ourselves, and to help send evangelists and teachers and physicians and other Christian workers to the ends of the earth?

We answer 'yes' to these questions, for we are neither pagans nor hypocrites. Then I am morally certain that most of us will admit that we have not

honestly considered God's rights as we have our desires; that the wishes of our families have had more weight than Christ's commands; that we have acted more like absolute owners than mere possessors; that we would not appear before the maker of heaven and earth to defend our distribution between ourselves and God; that we will admit having spent too much on trifles and luxuries, small and great; that we cannot stand in the presence of Christ save with shame when he compares what has been done for us with what we have done for others.

Do you wish to be accounted of God a faithful and wise steward? Then let me tell you what I am certain you will do. You will let nothing crowd this duty out of your mind until you have balanced your books as nearly as you can with your Heavenly Partner. You will frankly talk over with him the division you have been making of your income, and what you propose to do about it hereafter. You will study how henceforth to be an honest administrator, steward and trustee of what he allows you to control.

As a Christian you will turn your face towards him in the light of the facts, instead of childishly trying to hide your past unfaithfulness. As one who believes that we must give account for the deeds done in the body, some time and somehow, you will examine your accounts before the supreme examiner makes his final inspection. Do you think you should keep for yourself and your family more than eighty per cent or ninety per cent? Do you think God and his work should have only three or five or eight per cent of your income?

Friend, you know what honor means. You have condemned many a swindler and profiteer. As you have judged others, you will be judged. As you know the difference between right and wrong among men, you are able to distinguish whether or not you have been faithful as a steward of the income God has given you to manage.

Possibly you should make restitution of hundreds or of thousands of dollars which should long ago have been devoted to your heavenly landlord's work. You can immediately send it to some missionary board or Christian college or other agency for the service of God and human need.

It may be that you will re-write your will to insure therein a proper final settlement, remembering the Owner, as well as your wife and family. If you have considerable, there is no reason why folks should be tempted to live in idleness, in luxury or in sin, on God's share of what God has helped you to accumulate.

Most assuredly you will take a subscription card and write down at once, both for church support and for missionary and benevolent purposes, subscriptions which will prove your faithfulness. It may mean that you will increase your pledges, as many newly awakened Christians have done, ten or twenty fold.

Possibly your ten cents a week should become a dollar a week, or your dollar should be $5 or $10. Perchance your $100 a year should become $1,000. Be honest about it. Do not insult your God by seeking to deceive him. Do not play a hypocrite and say: "I am doing all I can; I am honestly doing my full

share," when God knows and you know the amount of property you possess, the income you have, and the sums that you spend unnecessarily.

Be not deceived. God is not mocked. If you sow false statements, can you complain if, in earthly or in heavenly hopes, you are disappointed? If you sow unfaithfulness, refusing to give God a square deal, can you expect him to do much for you? If you fail to do your duty, do you not forfeit your rights?

I do not know, and no one else knows, exactly what you can and should do. You must argue not with me, nor with the minister, nor with the heathen, but with your Creator—Father, who appointed you as his steward and expects faithfulness. Deal with him to-day. Put down your duty on paper. Whisper not hypocritical lies nor postponements. *Do* it! *Do it now!* Let us pray.

Let us stop insulting God by begging for his church and his work. Let us claim his financial rights instead of asking alms for him. Let us transfer him from the pauper class to the property-owner class; from the category of donation-seekers to his proper place as sole Proprietor of the world's wealth.

Let us wage unceasing war upon the prevailing thought of God as having no real claims upon the wealth of which he is the Author. Let us insist that the supreme facts of our faith are God's vital and continuing existence; his sovereignty over all that he has created; his claim to our daily thankfulness for and practical appreciations of his gifts of our powers to get wealth.

Let us summon all men, to recognize his right to instruct us in the proper use of every dollar which he permits to come into our possession, and to set apart and wisely invest for him and for the accomplishment of his purposes worthy shares of all our incomes in which he is partner.

Let us cease to act as though our Creator-Father had died or moved out of the universe, or in any way forfeited his ownership. Let us repent of our former condescending habit of treating him as if he were a tramp asking for our leavings.

Let us couple our emotional love for Christ with real reverence for his rights in things material. Let us supplement our professions of faith in his claims as Saviour and Lord by appropriate financial practices. Let us pay due respect to God's material rights as Inventor and Architect for the universe; as Manufacturer of all the materials, and Director of all the forces and processes, employed in the creation and maintenance of the world and its wealth.

Otherwise we are but barbarian believers in a petty tribal or family god, not true Christian believers in the Infinite Creator God of the Bible.

V

CHRIST'S PUBLIC FAREWELL MESSAGE

"And He (Jesus) sat over against the treasury, and beheld how the multitude cast money into the treasury." —MARK 12:41.

(Especially suitable at Easter time.)

IN this Lenten period, our hearts are filled with many thoughts of the last human days of our Lord. We are sobered as we recall the agonies that he endured in Gethsemane and on Calvary, for us and for all the world. Recalling afresh the cost of that atonement that revealed our value to the infinite, that opened for us the door to fellowship with our Eternal Father, surely we all have purposed anew in our hearts to study and to perform, with highest zeal, those things which he taught; and thus to prove our gratitude and to forward the Kingdom for which he lived and died.

All who love him must regard his final teachings as peculiarly worthy of our most earnest consideration on this recurring anniversary of his death. When a friend or relative who is dear to us, or from whom we have received special benefits, leaves us for a period, we are always minded to give special heed to their farewell messages.

Five distinct farewells may be defined in the records of our Saviour's last days: his farewell at his ascension; his farewell to relatives and friends; his fare-

well instruction to his chosen leaders in the upper room; his farewell prayer in Gethsemane; and his farewell public message in the temple. *From the last is our text taken.*

Christ's Farewell Public Sermon

What an occasion is an ordinary farewell sermon; especially when a beloved pastor brings his final message to his people, rebuking their errors, urging wise future policies, and challenging members and others to recognize and to fulfill their clear Christian duties.

How much more notable is the farewell public message of the Son of God! Should not the Church in all ages give to his last *public* discourse more attentive consideration than it has done? Surely what he then said should receive the most serious study of every professed disciple.

It was on the Tuesday preceding the betrayal, only three days before his work in the flesh was finished and he was nailed to the cross, that our Lord came for the last time to teach in the temple. What must have been his emotions! What mingled memories welled to his heart! What visions of future days and centuries, both in his life and in the life of the church! The plaudits of yesterday's Triumphal Entry were ringing in his ears. The sorrows of to-morrow overshadowed him. He was conscious that his promises and warnings and rebukes and revelations must now be completed. This was his last opportunity to proclaim his Father's will to the crowd. Entering the temple which his ancestor, David, first visioned as a place of divine worship and instruction, we under-

stand how he would accept the opportunity to rise to the supreme heights of all his public teaching.

That afternoon, after leaving the temple, he delivered the parables of the fig tree; of the wise and foolish virgins; of entrusted talents, used and unused; of the separation of the righteous from the wicked at the final judgment. Also, he foretold the coming destruction of Jerusalem, announced his betrayal, and foretold the punishment of those who rejected him.

Earlier in the day,—probably for most of the day,—he discoursed in the temple to varied groups on many themes. He answered those who would challenge his authority; delivered the parables of the two sons, of the wicked tenants, of the King's feast and the excuses, of the wedding garment. He spake of the rights of Cæsar and of God, of the resurrection, of the two great commandments, of the hypocrisy of the scribes and Pharisees in putting selves and ceremonials before the love of God, and of his own divinity as David's Lord.

Nearly one-fifth of Matthew's gospel, with fully one-tenth of all four gospel records, is occupied with reviewing the day's deeds and words,—more space than the inspired writers give to any other day of his ministry, even to the betrayal or the crucifixion. No other recorded day's teaching is comparable in the number of tremendous issues discussed.

The Unexpected Sermon Climax

Mark, the most direct of the gospel chroniclers, places the words that I shall read at the very close of

Christ's temple teaching, immediately preceding his final exit from the temple. Will you then give special heed to this record of our Lord's final act and message in the temple?

(Read Mark 12:41-44.)

This is a very familiar passage. Because it is so very familiar, most of us have failed to note its most significant sentence. I had read the gospel of Mark a dozen times before I gave a thought to verse 41. My mind naturally dwelt on the widow and her two mites, because they have been unduly emphasized, so that I missed that which is many times more important, just as most of you have done.

Let me read again the neglected words of our text; *slowly*, that you may note the significance of each word: "And Jesus—sat—over against the treasury—and beheld—how the multitude—cast money—into the treasury."

No, the significant point is not the widow nor her mites—certainly not to-day. The devil rejoices to have us miss the main point and praise mite-giving when it is so rare to find even a widow who could as to poverty be in any way compared with this woman. We have hosts who will tell you: "I give like the poor widow," when they have not given one-tenth part of even their incomes to Christ and the church. To profess to emulate her, when one keeps each year ten or twenty or fifty times as much as one distributes for religion and charity, is to imitate Ananias and Sapphira, to lie to God and the Holy Spirit,—even though God is merciful and does not immediately punish our false statements.

Let us emphasize the word "beheld." Jesus sat down to behold,—or better, to watch,—folks cast money into God's treasury. Some men I know, and some women, had they been there, would have rushed to him with ill-disguised horror and disgust. "Watching what people give;" they would have fumed. "What disgraceful manners! You ought to be ashamed of your impertinence! Did you not yourself command people not to let their right hands know what their left hands do? And you insult that poor widow—she will feel so badly. What ill-breeding!"

Methinks I can hear the Master, quietly and steadily, reply: "Yes, I commanded secrecy as to alms-giving. "When thou doest alms," let no one know who has benefitted by your charity. But I said nothing about secrecy as to payments for religious purposes. All honest Jews pay their tithes. People know what has grown on your trees and in your gardens; they know the increase of your flocks and herds and income and profits. They know what you should give. Do your full duty. "Let your light shine that men may see your good works" as you pay your tithe.

"Keep your alms secret; but do not fear to set a public example of proper offerings to God, provided only that they come from the heart and not from a desire to be seen of men. Seeing your liberality, folks will glorify God in words and by emulating your example. As for this poor widow, her honest poverty is no disgrace. Dishonor lies not in thread-bare garments, but in fine clothes with thread-bare gifts. All the world shall know of her. She has set a great re-

ligious example this day. Her light shall shine to shame those whose religious payments fail properly to match their garments and their incomes; their expenditures for rents or amusements or recreations or furniture or gasoline."

But I seem to hear other critics. Deacon and Mother Grundy are hastening about the parish gossiping: "Our preacher watches what folks contribute! How meddlesome! He should talk of heaven and love and prayer and peace—giving everybody a comfortable feeling. Mr. and Mrs. Ananias demand that we dismiss him and secure one who will talk of spiritual things. The scribes have met to plan for a more eloquent pastor who will talk of doctrines and of æsthetics, and will tell us that we have all been very liberal."

"We had hoped to induce the Dives family to join our church. They are the richest folks in the community, and have the highest social standing, and would pay well; but Mrs. Dives was there, with her aristocratic friend, Mrs. Moneybags. Both were outraged by his rudeness in watching people's offerings. They say plainly that Jesus could never feed their souls. Besides, Mr. Dives declares that Jesus encourages Lazarus and other poor folks to ask just wages and decent living conditions. And now they will join that church across the street! What a catastrophe to our beloved Church!"

Even impetuous Peter is outraged, and takes Jesus to task: "Why did you close your last and greatest sermon by sitting down and watching folks pay? Master, you are almost as bad as Judas."

I think I can hear Jesus say: "Peter, money and the power to get it are gifts of God. It is my duty as God's Son to watch folks and ascertain whether they are robbing my Father. Men and women are but stewards of their possessions. Dives and all others must alike give account of their deeds done in the body, and among these deeds are their methods and practices as to gaining and distributing all incomes, which accrue to them through their use of the brains and muscles and opportunities with which their heavenly Father provides them.

"Peter, there are in the world, in need, hundreds of millions of people; our Father's beloved human children. He has commanded and I command that those who profess to love us shall devote large shares of their incomes, of which they are not owners but stewards, to helping to meet the needs of their neighbors in every nation.

"Peter, the civilized world, so-called, is sinking to ruin. Unless my gospel is powerfully preached and truly practiced by all individuals and by all political and social groups and classes, no human advances can be permanent. The barbarians who roam the wilderness of Britain and of all northern Europe, the pagan masses of China and India and Africa; all these will remain heathen, hopelessly entangled in the morasses of superstition and ignorance, of poverty and disease, of hunger and hopelessness, unless and until sufficient missionary preachers and teachers and physicians are sent to win them all to accept,and to help them all to live, according to my gospel."

"Peter," I hear him continue: "Wars and con-

flicts between nations and economic groups and classes, alternate advances and decadences of civilization, earthy unhappiness and eternal misery: all these will continue until my people establish the fulness of my kingdom of faith and love and brotherhood in all the earth, even as I have taught you to pray: 'Thy kingdom come, thy will be done, as in heaven so on earth.' This will require millions of preachers and teachers and nurses and other ministering servants; together with Christian schools and literature, buildings and equipment, and all things necessary to give full efficiency to their labors. And these redemptive and kingdom-extending activities of my church will cost thousands of millions of dollars; increasing sums as time passes and the work grows and the prosperity of my people increases.

But listen again. I seem to hear even John, the Beloved Disciple, reproaching him: "Master, will men not think you are mercenary? Love is the great thing; you yourself said so. Are you not putting too much emphasis upon money and the treasury?"

And I think I hear again the tender but confident answer of the Master. "Yes, John, love is the greatest of all Christian graces; but one's use of money is an acid test of love. If folks truly love God, they will bring him shares of their money honestly comparable with what they spend on themselves. Love is but a lie unless it shares its best with those it loves. When men spend much of their strength and mind to get wealth, to love God with their strength and mind implies a prompt and cheerful and loving sharing of that wealth with God for his purposes.

"John, they who love me will keep my commandments as to sharing with needy Christians, as to showing mercy to those in need, and especially as to helping to send to all the world messengers who will preach and practice my gospel and teach men so. If any keep not my commandments as to service and missionary expansion, by devoting sacrificial portions of their incomes thereto, I will know that they are guilty of either ignorance or hypocrisy. Those who have little can give little; but love will prompt them to share what they have."

Other Watchers and Who They Watched

But let us examine other important points in our text. In verse 43, we find that not only did Jesus watch but he also "called unto him his disciples and said unto them ——." In other words, he summoned them and taught them to watch those who were casting into the treasury. These disciples were selected by Jesus to be the official board of his infant church, to oversee all its interests. Since they were to be the forerunners of all church officers of all times; he was, when he thus called them and taught them, speaking to all officers of all churches of all ages, including those of this age and of this church. To all church leaders he said in effect: "As my co-laborers and under-shepherds, I expect you to understand the spiritual meaning of money and its place in my program, to be concerned with me for the church treasuries, and to coöperate with me in the oversight of the contributors. It will be your duty to estimate the financial

needs of my work, and to educate all Christians under your supervision to such faithfulness in money matters that they will provide what is needed. You must lead them to such sacrificial liberality as will insure to you and to them the fullest spiritual blessings. From my place on the right hand of the Father in heaven, I will be watching you and your church finance activities, and will take note of your faithfulness.

"Your visible official oversight shall typify to the people my invisible oversight. Your interest will typify my deep concern; both for filled treasuries and for those supreme joys that come to those who sacrifice therefor. To exemplify liberality and the spirit of sacrifice, even as I have been an example to you, will be among your primary duties. Studying diligently the divine origin of wealth, the spiritual meaning of money and of the power to get wealth, you will seek in your money making and spending and saving to do all to the glory of God." Surely, as the Spirit brings this incident to the remembrance of us who are officers and leaders, we find here a mighty motive to faithfulness.

Let us next emphasize the word "multitude." "He beheld how the multitude cast money into the treasury." Yes, the Master sat down primarily to watch, —not the poor widow, nor the rich whose gifts he compared with hers, but,—"the multitude;" capitalists and carpenters, farmers and fishermen, teachers and telegraph operators, mothers and sons and daughters, manufacturers and mechanics, clerks and common laborers. Such were continuously proceeding, accord-

ing to custom, past the treasury chest to cast in money. No collection plates were passed then. People came to volunteer their offerings. And as they did so, Jesus sat down to watch

Do you criticize my text? Do not blame me that the last public act of Jesus was to sit down to watch folks cast into the church treasury funds for the church and the kingdom. It is not my fault that Christ closed his farewell temple sermon by inspecting the contributions instead of by pronouncing a benediction. The churches are not responsible for the emphasis the Founder of the Church put upon payments by the multitude to the church. Your church officers are not to be reproached because Jesus summoned the original officers of his original church to watch the multitude cast in money, implying that it is the duty of all officers of all churches of all time to concern themselves with the money that church members put into the treasuries; to watch them and to challenge them, in accord with their ability and with the program that Christ outlined for his church, to meet their full shares of the church support and missionary budgets involved.

Whether you approve of your Lord's action and words at such a time, the fact remains. There he seated himself. There he sits until the end of time. The record cannot be changed. He who is to judge the quick and the dead, the King of Kings and Lord of Lords, your Saviour and Master, and mine,—he who sits now on the right hand of God the Father,—still sits in spirit in God's house every time offerings are received, to watch and to note how much I put in and how much you put in.

Here he sits over against this treasury to compare what we offer through the church for the service of a needy world with our income for this year and for the past five years; to observe how much we love him by what we pay for missions in accord with his command; to compare our offerings with the quality of our suits and dresses and with our luxuries and so-called necessities; to ascertain whether we put our trust in money and material things, as did Dives, or in the living God. Yes, though you stay away from church; though you succeed both in soothing your conscience, and in concealing the smallness of your liberality from the minister and officers and others, Christ knows that, too. He understands why you stay away and why you withhold. He notes the hypocrisy and love of material things which lead one to say: "I have done my full share," when one knows in one's heart, or would if one gave it a minute of honest thought, that one has not done so.

If this incident is incongruous with your thought of Christ, as it was with mine when I first noticed it, shall we undertake to rebuke and change the Christ, or to change our financial attitudes and practices? Jesus is the same yesterday, to-day and forever; judge of the world and of the proper measure of our subscriptions to God; judge of whether, according to the distribution of our incomes, our love for God and our neighbor is greater or less than our love for selfish pleasure and enjoyment and display. It is he, not we, who will judge to what extent we have done justly in our financial dealings with our fellowmen, have showed mercy to those in need, have obeyed his command to help give the gospel to all the world.

But Jesus would not have those who truly love him consider this act as a threat. On the contrary. "Fear not;" Jesus would comfort us: "I am your loving and just judge. I make no mistakes through inadequate knowledge of the facts. I know, as the leaders of your church cannot know, the exact amount of your incomes and of your necessary obligations. Do you not remember how, when the disciples and I were watching the treasury, they admired those who cast in much until I corrected their attitude reminding them that the poor widow's offering, in its proof of love, was more than all the larger ones? If you are really poor, as was she: if you are without employment; if you have much illness and a large family to support; I will understand the lovng spirit of sacrifice that underlies the casting in of the small amount.

Of course He might add: "If you profess to pay all you can but do not, I know that also. If you profess poverty, while lavishing on luxuries as much as you cast into my treasuries to help serve in my name the millions of your unfortunate brothers and sisters among all the nations, the truth is open to me. If you exaggerate your gifts; if you stay away from church to avoid the collection; if you refuse to read or hear of your duty and of the need of funds for my Kingdom's business; if you make lying excuses to cover your selfishness; these things also I know. With an eye that penetrates closets and bank vaults and searches the secrets of all hearts, I can see hoarded wealth, bonds and stocks, deeds and mortgages. Most of all, I understand a miserly spirit and

an idolatrous heart. You must not mistake my gentleness for foolishness. Though I am patient and long-suffering, I am not blind nor gullible."

Caution is needed. Jesus did not say that the rich or the poor should cast in all that they had. He simply emphasized the fact that the widow's mites and the rich folks' offerings—and ours—are acceptable and rewarded even according unto the sacrifices that they represent, or do not represent.

Sacrificial Sharing or Surplus Giving

The contrast is between sacrificial-giving and surplus-giving. Christ's comment is obscured until we consider the original Greek. Instead of reading, as did the old version: "They all did cast in out of their abundance," we should read as in the American Revised version: "Out of their superfluities," or as in Moffatt's translation: "Out of their surplus." The word superfluities means left-overs, things not really needed. By it Jesus implies: "You did not share with God until you had bought what you wanted. You spent for silks and satins, for motor cars and jewelry, for linens and fine furniture, for bonnets and broadcloth, for pianos and theatre tickets; then you gave to God of what was left. Instead of first paying God His share, you first rented the house you wanted, bought the roasts and desserts you desired, entertained those who would entertain you, and gave Christmas presents where you would receive in return. You gave thought for your social station before your Christian duty. You put selfish pleasures and lux-

uries which you called necessities before that spiritual joy and that good conscience towards God which wait until you put Him in first place in your spending."

When your church—the church of the living God—asked money with which to perform its duty along educational and social and missionary lines, did you answer that you had invested in other matters and that God's needs must wait, or that you had only a trifle left to give? To use a homely illustration, did you treat God as folks treat dogs? "Dogs must wait until folks have what they want of the dinner." Dogs must be content with "the surplus," "the superfluities," the skins and bones. So, with many folks, God and his church must wait until they have bought according to their temptations. He must then be content with the surplus or superfluities. If there is no surplus, if their desires and whims take it all, God and the church must go without. They offer "regrets that God received such petty sums, but really it could not be helped."

Do you apologize because your wants were more important than God's rights? Is your God treated with contempt, set at the second table, offered your leavings as if he were a dog? Or is he your honored guest, receiving the first and best?

Does not the poor widow speak to us in trumpet tones? She would say in effect: "I can afford neither an auto nor a phonograph nor a summer vacation; neither a silk dress nor patent leather pumps nor choice candy nor theatre tickets; neither good cigars nor soda fountain delicacies nor a Sunday roast;—

nor other things that some people call necessities—*but I will afford myself the supreme blessing* which is a clear conscience. I will enjoy the luxury of assured fellowship with my Heavenly Father. I will manifest my love and my gratitude that I am counted worthy to be a co-worker with him who gave His life for the world. I will win the right to pray because I first do what I can to answer my prayers. I will show my love for those who benefit through the work my money will help do. I will enroll my name upon the banner of those who love and serve, and who will be loved and served throughout the ages."

Friend, will you longer let God and the church wait and take their chances on your superfluities, or will you emulate in a small way the widow's self-denying love? Money is a test of your understanding of and share in the sacrifices of Christ. Three days before he was nailed to the cross, by sitting down to watch the casting of money into the treasury and by calling the church officers to watch, He intimated that there is *a vital relation between the atonement and the treasury, between money and the cross.*

Dr. Jowett unveils the significance of this relationship in his sermon: "The Collection and the Cross." It is as if Jesus would say to his disciples: "I am about to give my life; all I have. You must give of your very life; what you have. The money in your possession is a genuine part of your life, and such as you have you must give." It is not a question of money or life, but of "Your money *and* your life." Money is the life-blood and life-brain expended to gain it. When you give earned money in any worthy

degree, you give of your life. Conversely, you cannot say you have given your life until, along with time and other things, you have given a sacrificial share of the money you have bought by expending your life, and with which you can buy good things of life.

Gold and the Gospel

May we not hear Jesus also say: "I will give my life on the cross to make salvation possible for the world; but this salvation can be made available to the world only as the treasury is filled with money to support those who shall carry its message. Though I die on the cross after three days, my death will be in vain unless my people furnish the money as well as the life essential to send abroad the story and meaning of that cross,—to carry its message by word and example to those for whom it is intended. *My death is sufficient* for humanity, *but it can be made efficient only when my people do their part,*—for 'how shall they hear without a preacher, and how shall they preach except they be sent?'" And how shall they be sent,—every Christian must logically add,—"except there be the money to support and to equip them and their work?" Christ is counting on us to furnish the money needed.

Let us consider one more thought, especially pertinent at this anniversary of the sufferings and death of our Lord. Just the other day a minister said to me: "Our quota for the year is $20 a member for benevolences. If our people were to give this, after subscribing our needed bugdet of $20 a member for church

support, it would mean sacrifice. This is unreasonable." His elders supported him.

The reply which I made was: "Are you not a Christian minister and Christian church officers, called to lead a Christian church? Of course it will mean sacrifice. But is that sufficient reason for any church's leaders to refuse to ask their people to sacrifice? My Bible says: "If any man will come after me (The Greek word translated 'man' is often used collectively for men, women and children, corresponding to our word person. Let us so read it.) "If any person—man or woman; old or young; rich or poor,—would come after me, let him deny himself and take up his cross and follow Me."

Jesus denied Himself and took up His cross. He calls on each one of us to do the same. You are asked to give an evening to church work, or to have a prayer meeting in your home, or to help build up the Sunday School and church attendance by visiting more than you had planned. Do you think you have fully answered when you say: "It would be a sacrifice?"

It is a condemnation of Christians and churches of America to-day that they fail to act as if,—or to teach or even to realize that,—sacrificial living and serving and giving are a *sine qua non* of genuine Christian religion. Let us reverently paraphrase our Lord's words: "If any man will come after Me." Is it not as though He would say: "I walked the way to Gethsemane and to Golgotha; I bore my cross and poured out my life. I invite you to fellowship with me in sacrifice, that the world and all that dwell on it may share in the joy of knowing and of serving God. By

my teachings and life and death I made possible a Kingdom that shall fill the whole earth—the achievements of which will mean a new earth in which dwelleth righteousness. I invite you to be my disciples, my partners, my friends, my fellow-heirs in the Kingdom of God—if you will deny yourselves and take up your cross and come after me by the path of Gethsemane and along the road to Calvary." ill we respond to this summons, or, like the young ruler whom Jesus loved, will we refuse and go away sorrowful?

Do We Properly Preach the Cross?

In the life of every true Christian there are two crosses: the cross of Christ before his eyes; and the second cross upon his own back, as he follows behind that other cross and his feet walk where his Master's feet walked. Shall we enter into the joy into which our Master has entered,—the joy eternal of being participants in sacrificial measure in the infinite business of hastening on the redemption of the world? If we withhold the money to send the gospel to all the world, do we not so far withhold salvation from the world? Christ gave his life—we must give our money or he died in vain.

Fellow Christians, we have talked of Christ, we believe in Him, we admire Him, we love Him—a little. I bring before you to-day a test. Are you willing to love Him much and to follow Him closely; or will you choose to love Him but a little, following Him afar off if at all.

Of the eleven Apostles, ten gave their lives. Of

the early Christians, thousands died for their faith and hundreds of thousands were hunted like wild animals without denying their Lord. In the days of the Reformation, Covenanters in Scotland, Huguenots in France, and others in other lands, for a pure and vital faith, by thousands gave their lives. To-day, tens of thousands of missionaries at home and abroad are living their lives as heroes. Over one million American Christians have covenanted with God, as stewards of property, to devote at least one-tenth of their incomes to Kingdom purposes. Are we less loyal than they?

Surrounded by so great a cloud of witnesses who have "counted not their lives dear unto themselves" that this world may become a world of spiritual beauty and of redeemed humanity, I call you to-day to dedicate your lives, what you are and what you have, in a new covenant of consecration to Christ. Will you not to-day share his cross and make your sacrifice, following him not afar off but near, by the way called "via Dolorosa," even to the place called Calvary,—by sacrificial subscriptions to the work of the Kingdom, at home and abroad, through your church?

As he sits over against our Church's treasury and watches our subscriptions and gifts, what does our Saviour see? Does our liberality in money make glad our Lord's heart, or make it sad? What comment does he make as to the love revealed and the sacrifices and loyalty involved?

VI

THE MEANING OF MONEY

THE whole world talks about money. As never before, gold and silver, and money in other forms, are discussed everywhere by every one and from every angle. "Oh Money, Money," you are on every tongue; and the novelist writes of you.

In clubs and lodges, at home or on the street, in the office and on the farm, beside the factory and beyond the ball-field;—everywhere you find that every one is interested in money. Butchers and bakers and bankers and brokers, farmers and factory owners, mechanics and merchants, carpenters and capitalists;—all are alike ready to discuss, receive or scatter it. Whether they demand money or denounce it, all the folks you know debate about it.

We have drives and campaigns for money, books and magazines about money,—and about the lack of it,—and we have a money-week. We have money-saving sales, money-earning investments, money-making schemes, money-loving Shylocks;—and an army of folks seeking, by personal appeal and by newspaper advertising, by fair means or by foul, to induce us in some fashion to put into their possession the money now in ours.

The nations of the world, crushed under terrific debts, driven by money-hungry peoples, scheme or checkmate each other in the world's markets to get

money. They endanger international peace, as well as peace and order within their own boundaries, by their pulling and plotting and contriving in order to get money from other nations and to raise money from their own citizens. But wars mean waste and must be paid for in money.

Our national and state legislators spend three-fourths of their time talking about taxes and tariffs and budgets and appropriations—about money and how to raise and spend it. Presidents and potentates rise and fall; parliaments and congresses gain and lose power; because of money.

The Importance of Money

The scriptures tell of a wise man named Agur who said: "Money answereth all things." Certainly his words are in a sense true; for there are few needs which money cannot answer. *We eat money every day.* Those steaks and roasts, those tasty cereals and savory soups, those fruits and desserts, those candies and pastries, are really dimes and dollars. *We wear money.* Those furs and furbelows are so many coins. That hat is cash. Those shoes are a five or ten dollar bill. That suit is so many gold pieces. *We burn money;* in the form of coal, gas and gasoline. That cigar smoke is consumed silver. *We smile with money;* having paid it out for tickets to theaters, concerts, ball games and circuses.

Think what other things money answers! You slept last night in a bed that cost money, covered with blankets that cost money, sheltered by a roof that cost money, warmed by fuel that cost money. This morn-

ing, wakened by an alarm clock, you timed yourself by a watch, bathed in a tub, used soap and towels and water, all of which mean money. You dressed in clothes that cost money and walked down a stairway that cost money, over a carpet that cost money. Seated on a chair which cost money, you ate a breakfast which cost money, using silver and linen and dishes that cost money. By lights that cost money, you read a newspaper that cost money. You passed down a sidewalk or a street that cost money, cleaned by workers who ask money, probably in a motor or trolley car that cost money. You and your home are protected by firemen, policemen, soldiers and battleships that cost money. Your children attend schools that cost money, using books that cost money. Your wife uses a telephone that costs cash and goes to a club which demands dues.

But why continue the monotony of proof? "Money answereth all things" but love and freedom and life itself; and helps to win and preserve even these. Asleep or awake, in sickness or in strength, at home or away from it, there is not a moment when we are not benefitting by outlays of money in many forms. At birth, we are ushered into life by nurses and doctors who ask money. When life is ended, it requires money to employ the undertaker and the grave-digger, and to pay for the stone and the flowers that mark our tiny acre.

If money does not make the world go round, at least the world we live in and enjoy will not go round without it. No wonder most self-respecting folks spend half their waking hours striving to earn and to

save money. No wonder our modern world is well-nigh money-mad. No wonder superficial folk regard money as "the chief end of man." No wonder that even Christians are bewildered, and tempted to accept as inspired truth many of the popular ideas and ideals about money expressed in pagan proverbs and poetry such as:

"Money is the principal thing, therefore, get Money."
"Gold goes in at all gates except Heavens."
"Rich men's spots are covered with Money."
"Money is the best bait with which to fish for men."
"A silver key can open an iron lock."
"Money makes the man; the want of it the blackguard."

Every nation has its proverbs about money. We say: "Money makes the mare go;" and, "Money rules the roost." The Spanish say: "Money turns bad into good." The French: "Money is an epitome of human power." The Portuguese: "Money is the measure of all things." The Germans: "Mention money; the world is silent." The Dutch: "Money rules the world." The Turks: "If you have money, you are wise; if not, you are a fool." The Chinese: "A man without money might as well be buried in a rice tub with his mouth sewed up."

We find vast multitudes who apparently have accepted as a motto a satire of the ancient pagan, Juvenal: "The smell of money is good, come whence it may," or of that later pagan, Pope, who wrote: "Get money, get money still; let virtue follow if she will."

Our Money and Our Life

Consider the share of our time and energies spent in making money; the matters in which we are dependent upon the buying power of money, the evident fact that money is a dominant factor in the life of every nation, community and family,—of every individual, man, woman, and child. The church of Christ is deeply concerned with life, and money is a constant element in life. The Church is to teach the will of God, and therefore, even if the Bible did not refer to money so constantly as it does, the intelligent church would know that God has a will concerning money,—which she must ascertain and teach.

The money power of the world, and all human activities with regard to money, must be Christianized before the world will be Christian. If we do not seek and apply divine wisdom both collectively and individually, in money matters; if we leave God out of the vast money-centered areas of human interest; if we do not make Christ our Lord in all things relating to money; then it is a fair question whether Christ is truly our Lord and whether we can honestly claim that God is our real God.

The Practical Meaning of Money

Before we can understand the spiritual meaning of money, we must understand its commercial meaning. In the first place, Money is valueless in itself. Had a Crusoe a million pounds of gold and silver on a lonely island, it would be worth nothing to him there. He would gladly trade it all for a half dozen com-

panions, and a thousand dollars' worth of the implements and instruments of civilization. Money has value only when you can exchange it for what you wish. To quote Poor Richard: "The use of money is the only advantage in having it."

In the second place, money is a measure of value. To measure cloth, we use a yardstick. To measure wealth, we must have a similarly definite and universally accepted standard,—simple, and easily applied. Dollars and cents are such inch rules and yardsticks for wealth. For example, you say that a farmer or house owner is worth $10,000; but he may not have a dollar in cash. You mean that that farmer or house owner or merchant has values which, measured in or by money, are equivalent to $10,000.

Again, money is adaptable wealth. You have seen a set of tools with only one handle. You use whichever tool you wish simply by attaching the handle. Without the handle, none of the tools can be used most effectively. Money is such a handle which can be conveniently applied to any plan or to any commercial transaction. Without such a universally usable tool, society would be greatly hampered and limited.

But we shall not undertake to define money scientifically, nor to quote scientific definitions. Suffice it to say that, commercially and practically, money means wealth condensed for convenience as milk is condensed; wealth preserved so that it will neither rot nor rust nor evaporate; wealth stabilized in value so that it will not fluctuate so much as do lands, foods, and other forms of value; wealth in its most convenient form, so that it can be controlled, con-

cealed from thieves, transported, or quickly exchanged. *Money is wealth, measured* and *described* and certified by government.

The Potential Meaning of Money.

Let us next consider the potential meaning of money. We know that wealth is power. Since money is exchangeable for wealth in any and every form, money is power. Whatever power resides in wealth resides also in money.

Power in every form is important, and should be carefully controlled and used. Power of any sort works good or evil when released, according to the measure in which it is let loose and the direction in which it is loosed.

Wind is power. When harnessed, it pumps water for vegetation, animals and people; and for steam to operate machinery. But it may come in such damaging ways as to beat down grain ready to the harvest, destroy great buildings, or engulf a Galveston in a tidal wave.

Electricity is power. Control it and it will light your house, operate the machinery of your home, and turn the wheels of mighty factories. It will cook your food, drive your automobile, operate your street car, or speed a railway train. Freed from control by defective wiring, or in the form of lightning, it may set fire to a house and destroy a city. At your control, it may deal death to a murderer in the electric chair or to innocent children playing in the streets.

Dynamite and other explosives have great power. They will help you to mine invaluable metals and

minerals, to blast out a Panama Canal, to improve the soil, to prepare building stone, to shoot an oil well, or to build highways. Uncontrolled, or wrongly controlled, they wreck mines and entomb miners, sink battleships, or blow up regiments of marching soldiers.

Consider how each form of power brings blessings or curses. Consider the tremendous forces latent in these and other forms of power; and how they may be controlled for service instead of being allowed to lie unused or to wreak destruction as they run mad.

But, vast and valuable as are the powers of winds and waves, the powers of gas and oil and steam and fire and explosives, the powers of vital germs in grains of corn and wheat and in the seeds of cotton and fruit, the powers of machinery and of social organization—all these are inferior and subservient to money power.

Money has potencies more varied than power in any other form. Money is potentially a house in New York or a store in Chicago, a motor car in Florida or a farm in Kansas, a trip to Europe or a college education, a model house for the poor or a library for the public, a beautful painting or a tubercular sanitarium, a diamond ring or a rest home for mothers from the slums, an experiment station to discover the cause and cure of diphtheria or a debutante's dinner dance, an opportunity for extravagance or a missionary physician or evangelist or school or hospital or church in Cuba or China or Alaska or India.

A man who has money power at his control can cable blessings to feed starving babies in Europe to-

night, to relieve disease or ignorance or want in Asia or Africa to-morrow, or to preach the gospel in the uttermost parts of the earth through the missionaries whom he helps to support and equip. He can thus invest it just as quickly as he can buy a bond, a Brussels carpet, or a box of cigars.

Money is potential selfishness—luxury, ease, yachts, silks, jewelry, and pampered idleness,—for husbands and wives and children; but just as truly is it potential unselfishness.

Money is potential education and service, for the divinely intended development of human bodies, minds and souls; but it is also potential bribery and corruption, discord and divorce, debauchery and dissipation, dragging down to ruin its possessors and those whom it touches.

Money is potential life and death. You can know how many dollars it costs to provide home, food and Christian education for twenty years for an orphan in America or Europe or Asia. Money can be made to yield life more abundant for folks made in God's image; and it can be used to purchase poison, to hire a murderer or to control an army and ammunition to destroy a nation.

Money is potential war and peace. Nearly two thousand years ago Tacitus observed that: "Money and power are the chief causes of war." This generation has seen money-love as war's cause; and money-power as the agency by which Kaisers caused the slaughter of millions, the maiming and starving of tens of millions, the moral and financial suffering of the whole earth, and the near-overthrow of civili-

zation itself. And money power is just as truly potential for industrial peace or war; for it can prevent or cause a lock-out or a strike. "Wealth is liberty," declared Swift. He meant that a man who controls money is more independent. He might have added: "with money you can equip soldiers to liberate a city or a nation, or to enslave it.

Money power is well nigh irresistible. With it you can employ almost unlimited resources in men and wealth and equipment. It has always been recognized as dangerous. In Rome's great days, Ovid observed: "Truly this is the golden age—the highest honor comes by means of gold; love is procured with gold." Propertius is more emphatic: "Faith is banished by gold; our rights are betrayed by gold; the laws follow gold; soon the restraints of decency will be obscured. All men now worship gold, piety being quite overthrown."

Before the days of specialized labor, and the consequent necessity of exchanges of wealth through the medium of money, a true understanding of money did not matter so much; but to-day, when the powers of science for the production and transportation and distribution of all forms of wealth have increased so marvelously, it matters tremendously.

We see more clearly than ever before the power of money to *harm* individuals and society, to injure both the present and future generations; especially as money and wealth and their purchasing power continue to increase with accelerating momentum. Likewise, we understand more clearly than ever before the *good* possible through money; since so many new

avenues are continually opening through which it may serve individuals, families, communities, nations, and the world, in their physical, educational, social, economic, moral and spiritual needs.

The Spiritual Meaning of Money.

But what is the Christian meaning of money? Do the Scriptures have anything to say about it? If so, what? Here is a Christian's chief concern.

Yes, the Bible has a great deal to say about both money and the wealth that it represents. You cannot read five pages anywhere in the Old Testament or in the New without finding reference to money or riches or wealth in some form; their origin, their meaning, their dangers, their values, God's plans for their increase and use and the duties of those that control them.

Jesus referred to money many times, as we would expect of one who was so interested in the greater temptations and the greatest good things of life, and who was found so often in market places. He talked of mites and farthings, pence and pounds, shekels and talents. He devoted to money several parables such as: the "Pounds," the "Talents," and the "Lost Coin." Money is central in "The Two Debtors," and essential in the "Good Samaritan." His disciples had a treasury whence needs were met and alms were paid. Gold was presented at his birth, and purchased supplies for his burial. We are told that the spikenard used to anoint him cost three hundred pence, and that his enemies paid thirty pieces of silver for his betrayal.

Some have interpreted his words: "Render unto Cæsar the things that are Cæsar's, and unto God the things that are God's"; as implying that money is not God's. This is clearly false. Recognizing their trap to bring him under Herod's condemnation, Christ wholly avoided the question of real ownership by asking: "Whose image and superscription is this?" That passage teaches nothing save that God is not concerned about possessing Cæsar's image and superscription. As though to anticipate misunderstanding, the record says that almost immediately he sat down to watch the multitude as it cast money into the treasury, thus proving his deep concern therewith. (Mark 12:41.)

Why was Jesus interested in money? *First,* because it is a sacred blessing bestowed by our Father himself. Some have the idea that the devil made money, but the devil never created anything of value. On the contrary, sin is always destructive of values, economic as well as moral and physical and spiritual; while Christian righteousness consistently increases all values.

The Bible declares that God, having made all things, including all sources of money and wealth, declared them "very good." It represents the Creator as claiming: "The silver is mine and the gold is mine." Would God create or claim ownership of anything that was not in itself holy, as well as essential to his sacred plans? If money is unspiritual, God made and claims unspiritual things, which is nonsense.

But does not the apostle speak of money as "filthy

lucre"; and say that "Money is the root of all evil?" He does not. The devil smiles every time some one misrepresents the apostle and the Bible, and displays his crass ignorance, by propagating such untruths. The apostle, witnessing Roman greed and debauchery; the tendency of the Jews to imitate them; and the temptations that these examples offered to the Christians; condemns those greedy of filthy lucre. His condemnation was not of money but of greed. Money is filthy lucre only when greedy folks gain it in filthy ways or use it for filthy and ungodly purposes. He does not say that money is the root of any evil, but that "the love of money," (a totally different thing, which is in the heart instead of in the money,) is "a root of every sort of evil." How could there be any evil in what God made and claims?

The talent for getting money is declared to be of God. *"It is he that giveth thee power to get wealth."* (Deut. 8:18.) Bankers and manufacturers and farmers and all other producers of wealth,—whether with muscle or mind,—are using God's holy "power to get wealth;" and should use it as sacredly, as diligently and as wisely, as ministers and statesmen and missionaries should use whatever God-given powers they possess.

Second, Jesus was interested in money because it is so important in the divine plan for humanity. According to Genesis, God gave command that his people should "subdue" the earth and "have dominion over" it. What is this if not a command to develop the world's wealth for human use? Can any deny that it implies that the utmost of wealth is to be

sought and used for the service and development of humanity in accord with the Creator's plans?

God intentionally gave the Hebrews their potential prosperity as a divine blessing. He brought them into Canaan where they could "eat and be full;" where they need not suffer any fundamental economic want (Deut. 8:6-19). Did he not imply that similar abundance of food and other essentials was part of his program for all peoples of all nations? Wealth and money are wondrous blessings for humanity. God would have wealth increase until ample economic provision is made for all proper human wants.

Jesus came "that we might have life and might have it more abundantly," and money is to be highly esteemed as an aid to this end. While "a man's life consisteth not in the abundance of the things that he possesseth;" yet Jesus opposed poverty. His gospel is the ultimate antidote for poverty. He urged his hearers to emulate him in helping to relieve poverty and suffering in their cities. He told them of God's knowledge that "ye have need of these things." Paul assures us that "Godliness is profitable . . . unto the life that now is."

Most striking of all evidence of God's approval of wealth is the fact that, wherever it is taught and practiced, Christ's gospel results in increased production. Our ancestors were lifted from their depths of utter poverty by means of Christ's gospel. Christianity always tends to turn misery into prosperity, and the average heathen convert is economically better off after paying a tenth to religion than before accepting Christ. It is the divine plan to add material blessings

when people genuinely seek first the Kingdom of God, even if the unrighteous do in some instances flourish for a time "like the green bay tree."

In accord with God's plan and Christ's command, genuine Christians will seek the economic welfare of all men, particularly of such as be of the household of faith, by helping them to succeed in business or to secure proper employment; by aiding them when in distress or misfortune; and especially by promoting laws that will permit and compel all who can to produce so that there may be surplus wealth with which to provide for the needs of those who are unable properly to provide for themselves.

In the *third* place, Jesus was concerned about money because he was founding a church that would need enormous sums to carry out his plans and program. To every member of his church, to me and to you, he gave command that we should help to spread this gospel of a godliness that is profitable both for this life and for eternity. To this end, each of the 1,765,000 members of our denomination, (Presbyterian, U. S. A.) and each member of any Christian group, is summoned of Christ to help provide and equip and support preachers and teachers and exemplars of this gospel in every community and in every nation, until all peoples shall be blessed through it with all the spiritual and material prosperity that God desires for them.

This church spends from twenty dollars to thirty dollars each year per member to support properly its pastor and work. To allow for the *evangelization* of Asia and Africa *even a dollar a year per inhabitant*

would require from America about a billion dollars annually. *But we must help these needy peoples also with schools and colleges and hospitals and industrial missions,* which in America are provided aside from our church expenses. Thus see how tremendous, how almost limitless, is the need of the church of Christ for money with which to enlarge the business of Christ.

Christ knew that his church would at first have but few disciples and but a few hundred members, and that these must sacrifice greatly of their money to begin the missionary business. To continue and properly expand the missionary work would require continuously increasing amounts. No wonder Jesus was deeply concerned about money—whether his church would then receive enough to do her work properly, and whether you and I to-day put into his treasuries the amounts now urgently needed for missionary and other Christian work.

Christ's whole program for helping to lift a pagan world out of the terrible pits of spiritual and economic poverty, up the stairs of Christian faith to salvation and to God, depends on money. His method of financing his church is to enable his people to gain incomes and property, and to trust to their honor to divide such incomes with his church and missionary treasuries.

In the *fourth* place, Jesus was concerned with money because of its tremendous power to do harm when not rightly used. He saw in it one of our supreme temptations. While money is a magic gift, its very magic makes it more dangerous. In use as well

as in color, there is in gold and in all forms of wealth a glitter that tempts us to concentrate our attention and energies thereon to the neglect of God, of our neighbors, and of the higher things of life. Since it is superhuman in its varied and immediate powers, we are apt to seek it as a substitute for God and human goodwill, and to regard it as though it covered a multitude of sins. When we have it, we are tempted to increase and keep and spend it without regard for the rights and needs of either man or God.

The more powerful a thing is, the more dangerous it is likely to be. Radium has the greatest controllable power in the world and the most valuable, per grain. While it is a marvelous curative, several scientists, when seeking to do good, have so misused it as to bring to themselves or to their patients terrible suffering, disfigurement and even death.

In this, money is like radium. A proper amount properly used will remedy many evils. Unguardedly used, or in improper quantities, it cankers one's very soul, neutralizes faith in God, destroys the very vitals of the Christian life,—spirituality, vision, humility, sympathy, democracy, love and loyalty to Christ. Radium must be kept inside thick leaden tubes and every use of it most thoughtfully prepared for; so those who would use money for their own highest blessing and for the good of humanity must carefully calculate every use of it. If they have much, they must control it within oaken walls of character, reinforced by continual self-denial, strengthened by constant exercises in sharing with God and men.

Many who think they control money are deceived,

because, like a snake, it hypnotizes as it steals into one's affections. Like a narcotic, it soothes even while it deadens the conscience. Like alcohol, its wrong use gives to mind and body a false stimulus which we tend to confuse with our highest good. If we allow it undue influence over our thought and action, it tends to fascinate us and to make us enjoy the fascination. It is more dangerous than dissipation because there is no warning physical reaction from overindulgence.

Do you control money, or does it control you? Does it fascinate you so that you do not constantly and cheerfully share it with God and with your fellow men, according as the supreme owner and original creator of it and of our power deserves and expects? Regain control of it now. Delay is as dangerous as to the drunkard who expects to control his appetite some day.

Do you see in it what God sees, a force that will supply your normal needs and of which you must share with those who are less fortunate; or do you see always in it simply a power to gratify your desires, so that the more you spend on yourself the less you want to spend on others?

Does money mean to you food for the hungry, clothes for orphans, remedies for diseases, support for those who would train the children and guide the consciences of men and women, maintenance for churches where prophets shall bring humanity into touch with their Maker and Father? Do you see in it the support of missionaries to carry Christ and eternal life, education, healing, democracy and eco-

nomic prosperity to those who sit in moral and physical and spiritual darkness?

For money, the Kaiser and his advisers plotted against the peace of the world; undermined the ideals of their nation and the morals of their armies; trampled cruelly on bleeding Belgium; stole or destroyed the factories and other resources of competing peoples; violated the solemn laws of nations and brought themselves into condemnation before the judgment seat of an outraged world; destroyed themselves and their fellow tyrants; brought death and ruin to their own and other nations; and left to their betrayed followers the grievous duty of repaying so far as they can the damage that was done.

To get and keep money and the things that it will buy, what would you do? Would you cheat in business or graft in politics? Would you give short value, repudiate your debts, or perjure yourself to avoid proper taxes? Would you steal from your neighbor's pocket-book, or from the organization of which you are the treasurer? Would you deceive your neighbor, shirk your work, or pay starvation wages? Would you risk the displeasure of your neighbors, expecting to regain it when you had heaped up so much that they would fawn upon you? Would you benefit, or let your wife and children benefit, now or in the future, by ill-gotten gains which God could not follow with his approval, which bring leanness of soul and spiritual death?

Or do you see money as what it really is:—a power for blessing when used in moderation; but ruinous, of physical health when used for over-eating, of moral

health when allowed too much of one's thought and admiration, and of spiritual health when allowed to occupy one's heart so as to crowd out the love of one's neighbors and of God?

If you truly love your wife or family or any one more than money, you share money liberally and cheerfully with them. If you truly love your needy fellow citizens, and the peoples of other countries, who suffer poverty in body, mind and spirit, you will share money liberally and cheerfully for them. If you love God and your Lord, your church and its work, you will share liberally and cheerfully of your money with them.

Where your treasure is, there will your heart be; and where your heart is, there will you spend your treasure. Let me ask you, deliberately: "Where is your heart?" In your property and investments? In your own appetite and appearance? In the happiness of your wife and children? If your love and money do not extend beyond these in proper measure, are you loving God or keeping the Golden Rule? It may be that you love God and your fellowmen less than you thought? Will you not set yourself to give more thought and sympathy to the plans of God and the needs of the world, and to bestow upon them shares of your income commensurate with what you bestow on yourself and on your family?

VII

TO TITHE OR NOT TO TITHE

"And he said unto him: 'If they hear not Moses and the prophets, neither will they be persuaded if one rise from the dead.'"—LUKE 16:31.

(An appeal for immediate Stewardship enrollments.)

IN our recent sermons concerning wealth and possessions, their divine origin and purpose, and how the Christian should regard and use them, we have based our arguments upon the clear teachings of the Bible. Let us review some of them.

We began by showing that God is declared to be the absolute owner of the world that he has made, with all its natural wealth; the source of brain and muscle and all "power to get wealth;" as well as the sender of rain and sunshine and other factors without which wealth is impossible. Every one who believes in God as creator must recognize that he is absolute owner; and that we men and women are only trustees of whatsoever of wealth comes into our hands.

We have presented Christ's reiterated assertions that we are but stewards of all talents and possessions, and that we shall be held responsible for their proper use; that it is hard for a rich man so to regard his riches as to enter into the Kingdom of Heaven; that a man's life consisteth not in the abundance of

the things that he possesses but in his being rich toward God.

Further, we have studied the commands that Jesus expects us to obey as proof of our love and as a condition of fellowship with the Father. We have seen that the command to love our neighbors as ourselves, as indicated in the parables of the "Good Samaritan" and of the "Sheep and Goats," and the command to go into the whole world with the saving gospel, cannot be obeyed without sharing abundantly of our incomes. We have watched Christ under the shadow of the cross sitting down to watch folks give, and calling the disciples to watch them. We have heard Jesus explicitly challenge us all: "If any man will come after me let him deny himself."

By action of the official board of this church, as recommended by the General Assembly of our denomination, each one of you is to be given opportunity, in your classes and organizations and otherwise, to register your honest convictions in these matters. You will be asked to indicate by signing your name that you recognize God as the owner, and yourself as but the steward of your property and incomes, present and future. You will be asked to indicate what per cent of your income you will henceforth set aside for church and other Kingdom purposes, with the tenth suggested as a minimum, and as the easiest to compute.

Objections have been made and questions raised which we will consider to-day. These are to be expected in view of the Church's previous neglect to teach that we are not owners but stewards before

God. *You have a right* to investigate clearly and fully what the teachings of Christ really involve before accepting these far-reaching principles and practices in financial affairs. In considering Christ's teachings, however, is it not *Christ's right* that you be open-minded?

Let me illustrate. In a church conference on the question of stewardship and the tithe, a certain man raised one objection after another. Every one else seemed satisfied with the replies, but he continually sneered, and raised new objections. After the conference, he came to say: "Not even an angel from heaven could prove to me that God owns my property, or that I owe to him a tithe or any other per cent of my income." I said: "Is that really true? If an angel from heaven came to proclaim God's ownership, or to ask for a tithe, you would surely believe." He scoffed: "Not even an angel could persuade me." I continued: "If Christ were to say these things to you in person, surely you would be convinced." Again: "No, I would not." A third time, I suggested: "If God were to speak from heaven as when Christ was baptized with the spirit, surely you would hearken." And again with a sneer he asserted: "No, God could not convince me that I owe him any part of my income."

Are *you* like *him?* Are you of those who would not be convinced by God himself;—who are such devoted lovers of money, and of what it will buy of pleasure and social standing and personal benefits, that you refuse to recognize that Christ and your fellowmen have any rights in it?

Then I do not speak to you this morning, but to those who truly believe in a Creator God; who desire to do him honor and bring him happiness, and also to gain divine wisdom and joy for themselves, by seeking to know and to do his will.

There are people, many of them, with whom it is impossible to reason on spiritual things. Jesus describes them in the parable that we have read. "Dives was so busy enjoying his purple and fine linen, and the envious gaze of onlookers, that he had neither strength nor mind felt for serving God," nor for considering the needs of his neighbors such as Lazarus. All his treasure and time and energy were devoted to faring sumptuously every day; or as the margin has it, "living in mirth and splendor every day." He was a devotee of luxury; a worshiper of himself. Duties to God and man were not in all his thoughts.

But even this pampered rich man had to die. In torment, watching Lazarus enjoy happiness afar off, unable to cross the dividing gulf, he is pictured as pleading that Abraham be sent to his five brothers to warn them. The answer is made that they too are insane over pleasure and material good things just as he was, and that: "If they hear not Moses and the prophets, neither will they be persuaded though one rise from the dead."

The sin of Dives was not his possession of wealth but his utter absorption with his property and pleasures. You are a brother of his if you seek first to get and to have and to spend; instead of seeking first to know and to do the will of God and the work of

Christ in getting possessions, and in sacrificial service with them.

Dives, I shall not try to reason with you and your foolish brothers this day. You are declared hopeless. A hundred times convinced, you would refuse to heed common sense and reason. What is the use of speaking to you of God's rights and Christ's plans and your duty? What is the use of talking to you of faith or hope or love or justice, of the heathen or of needy neighbors? You have abandoned these for gold and glory; for the happiness of having things and keeping up with or outdoing others in material matters. *I cannot persuade you; nor could one raised from the dead. You would scoff at Christ if he came to warn you.*

I shall try to meet objections and answer questions only for those who honestly believe in Christ as supreme wisdom; who seek first to please him, to serve their fellow men, and to gain the wealth most worth having no matter what it costs.

One of the commonest questions is raised in these words: "Can salvation be bought with money? Is it not free? Will God close heaven's doors on those who refuse to recognize his ownership or to tithe?" I answer no. All the wealth of Dives and of all his imitators in the centuries since, could not buy the salvation that Lazarus gained free. Heaven's admission tickets are not sold for gold.

These questions arise from a sad delusion as to the nature of salvation. Salvation does not consist in entering heaven, but in enjoying it. Heaven is a place prepared to give pleasure to prepared people.

in need, rather than personal privileges. When we become such obedient disciples of Christ as to seek wealth that we may benefit others as much as ourselves; when we are concerned for justice and mercy for all; when we share gladly even the benefits of our property and education and social standing and spiritual achievements; then salvation will have come within us. A primary step is to recognize that God is supreme owner and that we are his stewards; then we will be so anxious to serve that most of us will think a tithe a small per cent to return to "him who giveth all."

Let us next consider the objection that tithing is unfair, because it demands of the poor a tenth and asks no larger per cent from the rich. No one will hold that God blesses equally all who tithe. Surely a ministerial friend of mine expresses the spirit of Christ when he offers always this offertory prayer: "Lord, bless all who have shared in this offering, even according unto the sacrifices that their offerings represent." Jesus emphasized that she who brought her precious ointment loved most. The poor widow was more blessed than the rich, who offered only of their superfluities while she offered her necessities.

Many who have great possessions must emulate Zaccheus who gave half of his goods to serve humanity, and some must bring two-thirds and others three-fourths, before they can have such blessings as will some who in great love bring the tithe of an income of $1,000.

The prosperous Hebrews were not taught that their duty was done and all possible blessings assured when

they offered a tithe. Among the Jews, a second tithe was used for religious purposes. Besides, they added free-will and thank and other offerings, as well as the first fruits. Above this their poor received an additional tithe every *third year,* all the fruits every *seventh year,* the gleanings of their fields and fruits *every year,* and the cancellation of all debts at the *year of jubilee.* The total for religious and charitable purposes was over thirty per cent of their incomes.

Our poor are comparatively few, but when they are genuinely poor, they suffer seriously for lack of these benefits bestowed on the Jewish poor. Since the Jewish poor had so many favoring benefits and ours have not, we may concede that our real poor may do well to pay half a tithe.

Yet I venture that even the poorest will be no poorer for offering a tithe of their incomes for religious purposes. Among the occupants of charitable institutions, the per cent of those who refused to tithe when they could is larger than of those who honestly tithed. I have heard of but two tithers who became dependent on public charity, and they were the happiest in their almshouses because they had assurance of good consciences and of sharing the joy for which Christ endured the cross.

On the other hand, multitudes have come to me to testify that they became more prosperous and had fewer financial problems after beginning to tithe. Hundreds have echoed this witness of a poor widow: "With my two boys, we could not make ends meet, worry as we would. We began to tithe in faith.

Before we knew it, we were free from the clutches of our creditors. Having decided to cast all my care and worry on God and do my honest best, I found spiritual peace and poise, improved physical health and strength, and new friends. It may be that we worked harder, but we were happier. Additional resources came from unexpected sources as they did to Elijah." "The expected burden of the tithe became the blessing of the tithe."

Twenty-three years ago, in New York State, a student's health failed. He and his wife, deeply in debt, went to work on a farm where he received fourteen dollars a month, with house, cow and garden. They decided they would tithe. To save them and their children from the supposed folly of their improvidence, friends labored and plead. But—God's blessing came. Thrift, industry, the capacity to make friends, and similar assets, doubtless helped; but their tithe rose from twenty dollars a year to over $3,000 a year. They are now paying two tithes.

A southern banker who, when his income was thirty dollars per month as railway agent at an isolated Kentucky station, agreed with his wife that they would face their newly discovered duty of tithing. Though they could barely eke out a living, they became partners with Christ in meeting the world's need. In recent years, he and his wife have been so prospered as to devote in some years half or two-thirds of their income to Kingdom causes.

Certain it is that, on the whole, benefits rather than losses come to tithers. Thousands who could not make ends meet before tithing have found that nine-

tenths with God's blessing, wisely administered, meant surplus. I do not profess to explain the fact but it exists. One reason is, the conscience becomes quickened against thriftlessness. Another reason is such bookkeeping as reveals waste and makes its elimination possible. A third is that a sense of partnership with God in world-redemption makes for wiser outlook and for greater courage and confidence—great assets in business.

A warning is necessary. Do not bargain with God to tithe on condition that he prosper you. He may not allow you to fix the bargain. Out of thousands of tithers, I have known two who complained of being worse off after beginning to tithe. One left farming which he knew how to do for banking for which he was unfit, and began to tithe "to insure that God would prosper him;" but God offers no insurance for foolish folks. Another, a musician, began to tithe "to insure success in real estate" of which he knew nothing. Such may complain, but their tribe is rare. The tithe is not a means to certain financial gain; but something to do because it is right, profit or no profit.

Another warning: do not hold to a single tithe as God greatly prospers you. The tithe is the minimum that most folks should pay; the smallest offering that a God should have. Jesus said: "To whomsoever much is given, from him shall much be required; and to whom they commit much, of him will they ask the more." If God bestows upon you great abilities or opportunities for increasing your possessions, do not take all the credit to yourself. Increase his dividends, his percentage of the profits.

Here is a man who, when his church was in need, proposed that all members give a thank-offering of a day's wages. A few years later, need again arose and the pastor proposed to repeat the plan. This man opposed it. When the pastor reminded him of his former proposal, he said: "That was all right then. My income was only three dollars per day; but it is now many times that, so I would have to pay too much."

Many a man has been tempted as he prospered to withhold the tithe because of similarly foolish reasoning. Paul exhorts us to advance in the grace of giving. The only way to preserve our souls from insidious and dishonest arguments is to increase God's share to fifteen, twenty, thirty and fifty per cent as our incomes increase.

My friend, with an income well above the average, can you expect as great spiritual blessings now, or hereafter, as those who are poorer, if you only pay the same tithe that they do? As the Master said: "According to your faith be it unto you;" so it is his clear teaching that according unto your faithfulness it will be unto you. God needs great sums. He is no more satisfied with ten per cent from those with large incomes than a landlord is to rent a fertile farm for the same per cent of the crop for which he will rent barren land. Literally thousands of American Christians are setting aside for Christ and the church two, three, five or even eight tithes of their incomes. Some give all their incomes and live from the principal.

Mr. H. C. Glenn, a Texas banker, well says: "Do not Christ's teachings as to stewardship imply much

more than a tithe from most folks? Could Christ have conceived that any one who professed to accept him as Lord, to worship a Creator God, to seek first the Kingdom, should offer less than a tenth of his income for these purposes and keep more than nine-tenths for other purposes?"

The man or woman must be poor indeed either in pocket or in faith who fails to devote to the uses of the creator of the universe and of the saviour of all the world, less than ten per cent, and keeps over ninety per cent for private uses. Tens of thousands of even Chinese, Korean and African Christians tithe. But, fix some portion for God, if it is only five or six per cent.

Objection is made that the New Testament contains no direct command to tithe; that Christ taught stewardship only, and ignored tithing. It is true that Jesus gave no *direct* command to tithe, but neither did he give such a command as to Bible study, church-going, temperance, or the keeping of a seventh day. All these were clearly understood by his hearers as being moral obligations, so that he took them for granted. In any case, all these are involved, like the need of tithes, in his general commands.

Certainly the burden of proof is on any objector to prove that—in view of God's ownership, of Christ's missionary program and of the New Testament doctrine of stewardship,—he as a loyal Christian can consistently offer less than a tenth. If you would say: "I shall seek to find out what I ought to pay to God as Maker and to the work of Christ's church," and would then honestly search the Scriptures, you would

need no command to tithe for you would probably far exceed it. Jesus, when rebuking Pharisaic tithers for neglecting justice and mercy, declared that they should do these and not leave tithing undone.

This brings us to a whole series of questions such as: "Was not tithing abolished with the rest of the Mosaic Laws? Is not love the fulfilling of the law?" In the first place, the practice of the tithe, like the day of rest, antedated the Mosaic law by at least 2,500 years. Moses, under divine guidance, simply re-emphasized it as the most simple and reasonable plan for financing the church and reminding the people of God's sovereignty.

Ceremonial and symbolical laws were abolished by the advent of Christ, but the tithe was not a ceremony or a symbol. It was the rent asked by Jehovah as owner, for the objects of his church. The Christian church received a program of world-activity involving financial needs vastly greater than in the Hebrew church. Besides, Christianity has brought a prosperity incomparably greater than Judaism brought, and God is thereby entitled to larger gratitude and larger shares in the incomes that his providence has made possible. Greater wealth and need make our temptation greater, and the antidote to coveteousness dare not be reduced. If there be any change from the tithe, it is to ask more rather than less.

As to the suggestion that love, being the fulfilling of the law, cancels the tithe principle, the apostle Paul would be dumbfounded and even incensed by such a misinterpretation of his meaning. Paul himself said: "The law is our schoolmaster to lead us to Christ."

Then the tithe, which was part of the law as to giving, is our schoolmaster in stewardship and church support, to lead us to the Christian standard which is always higher than the Jewish. Christ declared that the Jewish laws as to divorce and murder did not go far enough—they were as schoolmasters. He demands that our "righteousness exceed that of the scribes." When Christ said: "He that looketh after a woman to lust after her is guilty of adultery"; and "He that hateth his brother is a murderer;" he showed that his expectations in matters of morals, of sex and love and finance, far exceed those of the Pharisees. The law of the tithe is a schoolmaster to prepare us more fully to recognize God's ownership and more adequately to finance God's program.

When one advances to the standard of Christ, the law is unnecessary. As a schoolmaster is unnecessary to him who knows and does better than the schoolmaster, so the tithe law is not necessary when we rise above it honestly to love and obey Christ—but we will then give a tithe or more for love's sake. Until that standard is reached, we still need our spiritually stimulating schoolmaster of the tenth. *Have we advanced to Christ? Let us no longer mock God and repudiate both Christ and Moses as we have too long done in financial affairs.*

A husband who loves his wife does for her financially not less but more than the law asks. Otherwise, she would scorn and others would scoff at his talk of love. Men who do for their wives, or for their God, less financially than the law demands, prove the falsity of their professions of love, or else their pitiful ignor-

ance. As a true wife will expect less of a husband who has suffered misfortune, so God expects less of the unfortunate; but it must be honest misfortune. Against evasive selfishness, the indignation of a loving God, just as of a loving wife, will be the greater.

The objection is made that, even if tithing were a duty, it is impossible for many folks to compute their tithes because of the complexity of their incomes and of fluctuations in values. In these days, when most men understand how to make income accountings for the government, this argument is far-fetched indeed. The tenth can be paid on the basis of the net income, computed according to government instructions. Of course, the income tax is a very small part of taxes paid to local, state and national governments. The man with an income of $2,000 pays at least one-tenth, and often two-tenths, of his income in indirect taxes and in increased rents and prices due to taxes. Since God lays no indirect taxes, his tithe should be met in full.

A friend whose possessions fluctuate in value, said to me: "I would tithe if I could do so accurately." I answered: "Christ is not much concerned with exact pints and pennies, but deeply concerned with honest efforts. Jesus did not esteem it important that the Jews should tithe petty things like mint and anise. The law asked only a tithe of the cattle, flocks, fruits, grains and major incomes. Suppose the proposition were reversed. Suppose God offered to add a tenth dollar to every nine you make; $100 to every $900 you gain. If your income were $4,500, he would

make it $5,000. Would you refuse the offer because you could not compute your income accurately?"

His smiling reply was: "If such an offer were made to me in good faith, I surely would try to claim every dollar I was honestly entitled to. I would not underestimate my income very greatly!" Then he added: "I never thought of that before. Like an honest man, I will hereafter try to do for God and the Kingdom as I would want to be done by. Over a period of years in spite of losses in some years, I know I can compute my tithe pretty accurately. A son whose heavenly Father has been as good to him as God has been to me, and to most members of my church, should make it liberal rather than skimpy; to prove his gratitude, and his interest in his Father's interests."

Another says: "I can't afford to tithe." Honestly, can you afford to rent such an expensive home? Can you afford the clothes your family wear; the quality of furnishings and food you enjoy? Where should thrift and economy begin? Why not move into rooms where rent is lower? Hosts with your income have less desirable quarters. Why not wear simpler clothes as do many with larger incomes than yours? Multitudes who do tithe cannot afford many things that you, because of custom, persist in having at the cost of the church and of Christ's program.

You can't afford not to tithe. It will renew your faith in God. It will help you to fight selfishness, coveteousness, and foolish social ambitions. It will strengthen your moral fibre; bring increased vigor and health to your conscience; and win for your soul

a closer fellowship with him who gave up heaven to serve men and women.

Some one asks: "Why did not God put the tithe among the ten commandments?" It seems to me that the first commandment would cover it very well for any thoughtful man. A prominent laymen says: "I think it never occurred to God that a man who owed life and all to his creator would forget his Father's ownership and appropriate over nine-tenths for himself so long as God has such a work to do in the world."

Another says: "I see prosperous folks who do not tithe, and some of my friends give but a few cents per week. Why should I tithe?" Add this then to your logic: "Since I know employers who wrong their employees, merchants who give false values, politicians who graft, besides profiteers and loafers, why would I be honest and industrious?" My friend, be honest with men and with God because it is right. "What is that to thee? Follow thou me."

Some say: "When I get out of debt, I'll tithe." One man I knew said that forty years ago. He was in debt on a six thousand dollar property. *He died worth half a million dollars, but he never could tithe because he was always in debt buying more farms and cattle and bonds; and his family have all been morally wrecked in wasting what he cheated God of.* "He that is faithful in little is faithful also in much, and he that is unrighteous in very little is unrighteous also in much." (Luke 16:10.) The larger your income and the older you grow, the harder it is to change. Like a thief who turns honest, a man who

starts to tithe must admit that he has been wrong all his life; which is equally hard to do, and gets harder as you put it off. You will never be any younger, nor find it more easy to begin the part of an honest and faithful steward. Do you say: "to-morrow?" Then it is right to do it to-day! It is wrong to put off doing right. Coveteousness is like a cancer: the longer it is left undisturbed to deny God's rights and seek its own, the more dangerous it grows and the harder it is to eradicate.

Most folks who tithe have debts, but they will reduce them as fast as folks who refuse to tithe. If you have no property, and your creditors are unsecured in case of your death, that is different. But if your assets exceed your liabilities, put God among your preferred creditors for an honest rental, for a regular partnership dividend.

Having discussed your questions, let me ask some questions. Do you believe that God is the creator and source of all wealth? Do you recognize Christ as your Lord? Do you believe that God or yourself knows best what is for your eternal happiness and welfare? Do you love God's heathen and all his needy peoples and desire to do them good: or do you, as do pagans, absolutely deny and ignore God's command to love your neighbors as yourself?

Let me ask again: Should a Christian bring to his God for the sake of religion and world-service less than the primitive Hebrews offered out of their poverty? Can you look an honest Jew in the face without shame and tell him that yours is a superior religion, unless you are as willing to pay for its purposes

as much as he does for his? It would serve us right if a loyal modern Jew (and most loyal Jews to-day pay out more than a tithe) were to come to us and say: "I want to join your church to get religion cheap. You talk about the superiority of your faith, and it is indeed quite an attraction to stingy folks to get religion so cheap as you do."

Another question: "If not a tithe, what per cent do you think God ought to have? I am not a crank on tithing, but on some percentage. Suggest a reasonable division between yourself and God. Two per cent for God and ninety-eight for yourself? Ninety-five per cent for yourself and five per cent for God? God is the owner,—is ten per cent too much for him?

Unless you are an atheist, it is hard to believe that you would offer less than 10 per cent for serving all human need. God and his work deserve 15 per cent; yes, 25 per cent. Surely you will not dismiss him with 3 or 5 per cent. Some months ago, I had a quiet talk on this matter with six men recently converted from the world. All were successful business men, in a modest way. They had never heard much of the tithe. Talking frankly of God's rights and Christ's program, all of the six admitted that ten per cent was a reasonable minimum share for God to expect and for men to pay. The two who were most prosperous signed for 15 and 20 per cent respectively. The other four began to tithe. They faced stewardship and the tenth with no prejudice. You were prejudiced because of wrong education, because of the popular custom of seeking religion cheap. You have been on the wrong basis so long that it is hard to change. I plead

with you, be honest! Confess that God has a right to a tenth, if not two-tenths, of your income. Will you not begin now and henceforth pay at least the tithe?

Stewards are required to keep and render accounts. Will you not begin to keep account of your income, of your expenditures on self, and of your investments for the owner of all wealth? Balance your past accounts. Open new books and determine what his per cent shall be. It is not petty pennies but general honor and fairness that he expects.

Will all of you who believe that God is the creator and owner of all the world's wealth, raise your hands?

Will all who believe that men and women are not owners but stewards, who must render account of their uses of money, please raise your hands?

All who believe that the Christian program of giving salvation to all the world requires as large a share from Christians as the Hebrew church program required from their incomes—will you raise your hands?

Those who do, or will begin soon to, keep account with God and to set aside 10 per cent of your incomes for Kingdom purposes, raise your hands.

All who will fix some per cent, not less than 5 per cent, as God's partnership share, raise your hands.

Now we will hand out cards on which to put it down.

VIII

EVERY MEMBER CANVASS EXCUSES

"And they all with one consent began to make excuses."

SOME one has remarked on the "almost infinite capacity of the human mind to manufacture excuses." The making of excuses is such a common disease that most of us catch the contagion at some time or other. Jesus foresaw that excuses would be rife among those who would call him "Lord, Lord!" Hence this parable of those who, for their neglect of spiritual things, offer as excuses their wives, or their lands or other possessions or ambitions.

Ask why folks are late at church or why they are absent; ask if they will serve as Sunday school teachers, or in any office or any organization that requires work; and the average members of the average church with one consent begin to make excuses. They give what they call reasons but, for neglect or refusal in such tremendously important matters, they are mostly inexcusable excuses.

The greater the effort involved; the greater the strain put upon our time or will-power; the greater the temptation to try to evade one's Christian duty by some sort of an excuse. Because of the marvelous usefulness of money, and because of its magic potency

to bring about so many desirable things, an excuse-epidemic usually appears when money is discussed.

We offer excuses for the wrong ways in which we get money, for the ways in which we waste it, for the way we hoard it, for having so much or for having so little, for refusing to share it or for the way we do share it. Think of all the excuses we have made and have heard in money matters!

Excuses concerning money always become epidemic as an every member canvass approaches. Satan seems to realize that money is an indispensable asset to the church. He understands that Christ's work will be delayed and God's program for world redemption indefinitely postponed, if he can prevent the church from getting the money with which properly to support and equip those who shall teach and preach and heal and serve in extending the gospel. He knows that Christians, being but human, are very susceptible to temptations in matters of money; that he can lead many to rob God, to neglect their needy world-neighbors, to insult Christ with beggarly pittances, and even to sell their souls for a cap and bells.

Since few can preach except they be sent, and in modern times few can be sent without funds to send them, a church is helpless in proportion to its financial poverty. No wonder Satan and his servants, in whatever form we envisage them, appear to engage largely, just before each annual canvass, in coaching church members with an almost limitless variety of excuses for using otherwise the funds which Christ and his church should receive.

The date of our annual canvass is near. I ask you

to consider with me to-day some of the almost limitless list of excuses with which we will be tempted to tempt God. The excuse-epidemic will defeat our canvass wholly or in part unless we administer an antidote.

Does the prompting come to any of you to say: "I never subscribe to anything," or: "I make no financial obligations ahead?" Is that true? If you have ever married a wife, or joined a lodge or a club, you assumed permanent financial obligations. Did you ever rent a room or a house, buy land or other property, or take out life insurance? Then you assumed future obligations as to rents or premiums or taxes. If you borrow money, or employ any one, you obligate yourself to pay interest or wages.

But these are business matters? So is religion. Do not God's gifts of life and health, and our other material and spiritual blessings that come from him, merit for him businesslike treatment through signed subscriptions? There is something the matter with our religion if we will not deal in as business-like a way with God and his church as we do with men.

Perhaps you say: "Let those pledge who will." Do you know what that means? A church does business on the credit of its subscriptions. If your attitude became universal, if none gave pledges, the officers would have no assured income, and would be justified in closing the church doors. Do you expect others to put their credit at the command of the trustees while you refuse to do so? Is there any justification for refusing the credit of your subscription unless you want the church to quit business?

If you withhold proper subscriptions because: "My income is uncertain"; I ask: "Are you consistent?" You do refuse to promise definite rent payments for that reason. Must your Lord's income be cut before your landlord's? Should not heavy cuts in the costs and quality of clothes and food and general living precede corresponding cuts in the quality and liberality of your religion? The least you can do is to pledge on the basis of your former income, and the officers will gladly allow proper reductions if your income decreases.

Do I hear some one say: "My income will be reduced twenty per cent so I must cut my subscriptions in half"? Did you act accordingly when your income increased? Did a twenty per cent increase in salary or wages or dividends or property values lead you to double your church subscriptions? It is pretty small business for us to consider asking God to share in reductions unless He shared correspondingly in our days of prosperity.

When times were good, you doubtless enlarged your spending for clothes and other things; probably for a better house, better furniture, better advantages; possibly for pleasures and luxuries and savings and an automobile. If you robbed the Lord on a rising income, will you rob him both ways? If you robbed his work to have and to spend, will you not exercise self-denial and atone by increases now when His work is in such need of funds for maintenance and expansion?

Honest people who fall behind in rents or interest will sacrifice to pay up their arrears. Probably you

are in arrears with God, having paid inadequately in the past. Will you not pay up your arrears of past years to the Almighty as you would do for men? If your sense of honesty extends only to those who might send the sheriff after you, you are merely fearful of public disgrace; not really honest nor honorable. If God has been patient, not summoning you into public judgment because you withheld from his treasuries the share due him, will you therefore try his patience yet further?

Sometimes the epidemic appears in an excuse that: "I was not present when the church's budget was decided on." That is rather an admission of neglect of duty. The meeting was announced and you should have been present. In any case, the officers who formulated the budget were chosen by you to represent you in studying the welfare of the church. Their wisdom was exercised by your authority. They were faithful. Were you informed as they are concerning the work, the opportunities and the financial needs, you would approve the total asked. Also, you would believe, as they do, that ten per cent more than is asked should be subscribed in order properly to meet the needs for improvements and advance. Every item in the budget can be fully justified.

Did you say we cannot raise it? Were all our members as liberal as our officers and canvassers,—thirty-one of whom on Friday night subscribed an average of $87 to support and over $60 to benevolences for each church member in their families, (an actual case)—our budget would be subscribed twice over. Single families in this congregation spend annually

more than this entire church budget. An average of only $28 per member is needed, and of $18 for benevolences—only one-third the average subscription already made. No one, considering the importance of religion, considering the work this church has done and ought to do, or considering what the members of this church spend on things of little importance, can honestly deny that we can and should raise more than the budget.

Do you "object to a paid choir," or to some other feature? Remember that our music is of incalculable value in enriching our worship; and that our gymnasium is a wonderful service to our young people, entirely apart from its value in helping to make religion and the church attractive to them. Even if it were not so, many subscribe largely because of these and similar features. Did we discontinue them, the $1,500 supposedly saved would not be saved. We would lose at least that much by reduced or cancelled pledges from those who favor them. Just as much would still be needed from you for the work you do believe in. Assume that *their money* goes to these things that they demand, and *your money to items that you approve.*

What budget do you favor? Suppose that were enough, are you honestly paying your full share of even that amount? This church benefits each member of your family, socially and intellectually and spiritually. Its direct and indirect benefits to you, to your household, and to your community, are of vastly greater value than what you now pay.

A Central-western banker,—who had protested that

churches spent too much money, who did not attend church, who paid only $200 a year to the church that his wife attended,—was taken by his business into unchurched sections of the great west, and then to China. On his return, he called together representatives of five churches in his town and said in effect: "While I seldom go to church myself, and do not distinguish between denominations, I have seen things that convict me of error in undervaluing the church. I would not think of living, or letting my family live, where the churches of Christ are not strong. Moral and physical and intellectual interests are wonderfully advantaged, indirectly but genuinely, by the churches. Thrift, self-control, industry, economic stability, and prosperity are permanent only where Christianity goes. Property values are less and less according as the teachings of Christ are ignored. The churches of this community, imperfect as they are, are its greatest asset. Wages and dividends and happiness are vastly improved by the worth while inspiration and work of your churches. I shall each year divide $1,000 equally between you, in addition to what I pay to my wife's church. If I, a non-church man, put $1,200 a year into the churches of the community, some of you, who love your churches and understand their varied values better than I do, should pay to your churches five or ten times as much as you do."

But you are probably in favor of the full budget for our own church. Doubtless you intend so to subscribe that, if others followed your example, there would be an over-subscription. Your excuse may be: "I do not believe in the benevolences, in sending money away

from home. Let us spend here in town all we raise." If you are honest in that excuse, follow me thoughtfully. Do we spend all our taxes here? Do not the state and the nation receive a part of them? You will admit that a central government at Washington, inefficient as it may be, must provide for the common defense in time of war; must promote the general welfare by fighting yellow fever in Cuba, by building the Panama Canal, by working for better farming, and in a thousand other ways. You know that many things best can be done by the state and nation; and that some essential matters cannot be done at all by individual communities.

Just so, there are things upon which the welfare of our church depends, but which our church cannot even attempt alone. We need experts to promote better methods in the field of religious education, to prepare and furnish helps for our Sunday School and women's and young people's work. We need colleges to offer to our young people education in a Christian environment and at the lowest expense. We need special workers to surround with religious influences those who attend our state universities. We must have seminaries to recruit and educate ministers, and agencies to care for aged clergymen and their widows. We must have an agency to assist weak churches, such as ours once was; to supplement what can be raised locally for salaries and new buildings. Probably our Church never would have existed, certainly it could not carry on its work efficiently, without denominational expenditures. Our necessary state and national church agencies must be supported. Unless

we meet our share of their pooled expenses, we deserve to be called slackers. Surely we wish to be a self-respecting church, paying our due proportion. Are we dead-beats to compel others to pay our part?

Some may say: "I am willing to help to provide a reasonable national church budget, but I understand that the money is wasted by bad management; that such agencies spend ninety cents on high salaries and ten cents on the work." Is that your excuse? Then you have caught the contagion from fearful liars, or else your imagination has been working over-time. Here are the facts. Instead of ninety cents of each dollar going to high salaries, only about three per cent goes to the executives; while about four per cent goes for their bookkeepers, stenographers, printing and postage, office hire, travel and other necessary outlays. In our own denomination, because some board secretaries with private incomes accept no salary, and most employees receive much less than they could earn elsewhere, *more than ninety-three cents of each dollar goes to the work.*

Can any business of equal complexity and difficulties show a higher economy? Approximately the same is true of the agencies of all reputable denominations. Some independent enterprises do pay large commissions and spend much of their income to raise money, but this is just one more reason why we should invest for God and our fellowmen through our church and its agencies for service which are so much more economical and efficient. You should know, further, that the expenses for administrative purposes are largely provided by endowments; so that usually

ninety-five cents, and in some cases 100 cents, of each dollar from a living donor goes directly into the work.

Few enterprises in America are managed with as much business acumen as the national agencies of our church. Did you know that each agency has among its directors several very successful business men? The late George W. Perkins, of J. Pierpont Morgan and Co., friend of Roosevelt, served many years as a member of our Board of Home Missions. D. Stuart Dodge, of that notable family of Christian financiers, served long as its president. On our Foreign and other boards are different business men who have given hundreds of thousands of dollars to our denominational work. John S. Kennedy, that noted business man and philanthropist, long a member of one of our Mission Boards, bequeathed over $12,000,000 to our church agencies; a wonderful testimony to his belief in their importance, and to his intimate understanding of the efficiency and wisdom with which they would use his money.

The President of the Underwood Typewriter Co.; the President of the New York Chamber of Commerce; and others of equal standing in the financial world; give large blocks of both money and time to these agencies. A single notable attorney, in recent years, has given to one Board free legal services for which business concerns would gladly have paid hundreds of thousands of dollars. It has been estimated that *the directors of our Boards and Agencies and their families contribute at least $1,000,000 annually to the treasuries of our various denomination enterprises. Do you think such men will mismanage their*

own gifts? (Every denomination has similar illustrations that can be quoted.)

Occasionally the excuse is made: "While I would gladly support those agencies which benefit our church and nation, I am opposed to foreign missions." Formerly, this excuse was seriously epidemic, but it is now quite rare among Christians who think. All recognize that, unless Jesus Christ is our Lord, we are not Christians. But Jesus said: "If ye love me ye will keep my commandments;" so there is no use in talking of love for Him unless we keep the commandments which He supremely emphasized. And His last commandment was a foreign missionary command: "Go ye into all the world"; "Ye shall be my witnesses both in Jerusalem, in Judea and in Samaria, and to the uttermost parts of the earth." Our Lord thus calls those who love Him to obey this commandment which, being interpreted into modern language is: "Go ye therefore and make disciples . . . in your community, among your fellow-Americans, among the foreign-speaking peoples of your country, and unto the uttermost parts of the earth; including China, India, Africa and all other heathen nations."

Of course, if you do not accept Christ as your Lord and do not pretend to obey Him; if you are like most Jews were before Christ came, desiring the benefits of religion for yourselves and your nation but opposed to any outsider sharing in such benefits; I have nothing to say. If you are opposed to the Golden Rule, which calls us to do for poverty-stricken pagans what we would have them do for us if our situations were reversed, or if you think that such should not be

blessed as we are with hospitals and schools and churches; if you insist that human sympathies should stop with national boundaries, as Germany did; I have nothing more to say to you. Your excuse will seem to you proper. But you cannot honestly claim to be either a believer in the brotherhood of man or a keeper of the Golden Rule, unless you give up your prejudice and help to send the blessings of Christ to all nations.

Is your pet excuse "the high cost of living"; that you must "keep up with the times"? Let me put two or three pertinent points. How many rooms did your grandparents have, and how many have you? Could they afford telephones, electric lights, tropical fruits, automobiles and a host of other things that you have? I am not saying that these things are wrong; simply that the higher cost of living should be changed to read "the cost of higher living." One man declares: "When I had an income of $10,000 we could not afford to give anything away. We had to spend it all "Keeping up with the Joneses." I lost everything I had. We started over on an income of $2,000 a year, but on an entirely different spending-basis. We decided to put the Lord first instead of last. We found our family could live, enjoying better health and more happiness than ever, after paying our tithe, on $1,800. My income has now increased, and we give to the Church and other things over two-tenths of our income. Most people can live on much less than they are spending, if they make up their minds to do so. We simply made up our minds to apply religion and good sense in money matters."

Have you read: "Keeping up with Lizzie:" that exceedingly clever story by one of our well-known novelists? Get it from the library. Let the family enjoy a pleasant evening reading it aloud. To avoid spoiling its freshness for you, let me thus incorporate its message in a picture of my own:

"Jemima and her family occasionally visit the metropolis. Finding that a few folks in the metropolis have limousines, Jemima must have a limousine to keep up with the times; and all of the neighbors must have limousines to keep up with Jemima. Jemima finds that a few city folks have "Period-the-Something houses and Louis-the-Something furniture" so she and her husband buy likewise to keep up with the times; and the neighbor women must have their husbands do the same to keep up with Jemima. Jemima and Jemima's husband and Jemima's daughter and Jemima's son, on visit after visit to the city, see more standards set by the wealthy and wasteful set; and always they must ape the clothes and furs and landscape gardeners and summer homes and other things "to keep up"; and ever must the neighbor wives and husbands and daughters and sons keep up with Jemima and her husband and daughters and sons in a continuous orgy of spending what they cannot afford for what they do not need—until Jemima's husband goes bankrupt or deserves to be a jail-bird, and most of the other husbands go likewise; while some of their wives go insane or take in washing, and many of their children avoid ruin only by marrying money.

Do I exaggerate the facts? Of course we are not

so foolish,—but our foolishness is only different in degree, and largely because of our smaller incomes. Certainly most of us go beyond our means for unnecessary things just to maintain appearances and to keep up with the times. Many a Jemima's husband must have good cigars and club dues and other expenditures he cannot afford; many a Jemima's son or daughter must go to expensive schools, to entertainments and restaurants, to stores and resorts where they spend money they cannot afford to spend. Have not all of us been guilty, in recent months and years, of spending for things we knew we did not need and could not afford? If we, and our wives and husbands and sons and daughters, will cut our spending to accord with our incomes, three-fourths of us can thereby add greatly to our subscriptions.

The real reason why most of us "cannot increase our subscriptions now" is that we are, or have been, spending unnecessarily; that we lack backbone to act as men and women of courage ought to act—buying only what we ought to buy. Most of us are cowards before the "catty contempt of snobs and spend-thrifts and gossips" whose praise we ought to shun, and of whose criticisms we should be proud as being compliments to our sanity and good-sense.

Let us have the courage and common sense to speak and strive for simplicity of life, for moderation and thrift, for inexpensive recreations that are true recreations instead of burdens, for relaxation gained from a good book instead of from super-priced and superheated theaters. Thus we will enjoy better health, greater happiness, more favor with God, and clearer

consciences. Let us ally ourselves with such as practice these virtues, rather than with the devil's spending fools.

But let us turn to the excuses of those who assert: "Assessments on churches are unfair. Denominational leaders have no right to dictate. The quota of our church is too high. Our church agencies ask too much money." Of course denominational leaders should not dictate, and they do not. Our quota is not an assessment but a suggestion, and this church is under no compulsion to pay it save the compulsions of need, of loyalty, and of love for Christ and the world.

The quota is a message from our officially chosen church leaders, saying to us in effect: "In view of the needs of the agencies of our denomination, you are urged to raise the quota that we suggest, and as much more as possible. If you do not raise your full quota, important work must go undone unless we can induce others to exceed the standard of liberality that you refuse, or fail, to raise."

Do you think the denominational budgets unreasonably large? On the contrary, our prominent ministers and business men who have honestly and thoroughly investigated the facts, declare that the budget asked falls far below the actual and immediate needs; that our agencies should have and could use double the amount asked. If we were to pay our share of the sums honestly required by the highest efficiency; if we were to meet our full financial part in the program and possibilities that God has providentially set before us and our church, and expects us to help to finance with his shares of the incomes that he enables

us to gain; we should double, or at least greatly exceed, our quota. If we were to emulate our Christ in sacrificial living and giving, we would raise two, three, or possibly five times the quota asked. The quota is a minimum suggested in view of our past low standards of liberality. We ought to increase it in accord with the maximum needed; and we can if we rise to the standards of liberality attained by others.

Do you suggest cutting in half the budgets of our agencies? We might try that for our own church. Think how it would work. The officers of this church are asking a budget far below what it ought to be. For needed improvements and repairs, they could and should spend twice what our budget provides.

But if our budget were cut in two, we might still get along in a way. Your pastor might work three days a week in a factory, or his wife might take in washing, to allow a cut in salary. We might dispense with the sexton, getting each man to serve in turn as janitor. We might save light and fuel by abandoning all evening, mid-week, women's and young people's meetings. We might hold all services in the basement, cancel our fire insurance, and ——. But you would question the sanity of any one who suggested reducing our budget by such suicidal economies! Just so, because of the rapid growth with which God is blessing our church agencies and the responsibilities he has placed at their doors, they need double what is asked for them. They have never had enough. Their work is crippled if they do not receive the budget asked.

The United Presbyterian churches of the U. S. A., which have very few members of wealth, raised in actual cash last year (1920-21) over $21 per member for benevolences alone. Our denomination asks only one-third as much per member as they raised. If our 400 members gave the *average* for their churches, our benevolences would exceed $8,000. Some of their churches raised $30, $50, and even $100 per member for benevolences; besides contributing liberally to Y. M. C. A. and other outside enterprises, just as our church does.

In view of what they and other religious bodies are doing, in view of the liberality of other churches of our own denomination, our quota is not too large for our pocket-books; although it may be too large for our liberality. If we do not reach our quota, it will not be because of financial poverty but because of spiritual poverty. Our trouble is not lack of funds but lack of genuine loyalty to Christ.

There are many petty objections to tempt us. Jones says: "I have no children, so I should not be expected to give as much as Brown, who has four." Brown says: "I have four children to support, so to live costs us twice as much as Jones, who has the same salary and no children." Let me put it this way. Parents of children should do their full duty, earnestly desiring an efficient church for their children's sake. Remembering also the children of pagan lands who lack the opportunities of America's children, they will coöperate with the fatherly heart of God in helping to send the blessings of Christ to all the children of the world.

Those who have no children will pay doubly, because they must give while they live. They are training up no children to give money when they quit. Their love for children, both inside and outside this church, and their sympathy for children in all the world, will lead them to subscribe liberally to missions in order that the day may come when every child on this earth may enjoy a child's rights to health and education and play, to happiness and faith and love, to Christian homes and schools and righteous governments, to the gospel of Christ in all its redeeming fulness.

Possibly your excuse is that you "do not attend church regularly." Whose fault is that but your own? Whether you are present or not, the expenses go on just the same. Indeed, you should pay double to atone in some small degree for your neglect of God's call to worship, and for the hindrance that your absenteeism is to your own children and to other youth. Your example tends to counteract the work of those more loyal than you, who share their time and strength with the church and the Sunday school, and you should greatly enlarge your subscriptions to give them proper aid in working against your handicap.

If you "do not belong to the church," that also is rather a reason why you should support most liberally, for the church would be dead were all to do as you do.

Some may offer the excuse: "We are poor." Are you poor? I challenge the idea. A few of our number are really poor, but even they will want to do something. From the day of the poor widow's mites

to this present day, the poorest have been the most ready to deny themselves in order to have some part in the treasury.

Most of us are poor only when we compare ourselves with that very small number—not over five per cent of the population—who have large incomes. Compare ourselves with half the families of America; and we are comfortable. Compare our incomes and pleasures and comforts with those of our great grandparents; and we live in luxury. Compare what we have with what ninety per cent of the world's population have,—for they greatly envy you as children of prosperity.

Equally empty is the excuse: "My small amount will not be missed." Friend, no matter how small your share, offer it loyally. Yours is the excuse of the cowardly soldier who deserts his regiment in the dark, telling his conscience that he does not matter among the thousands in the battle line.

You say: "It will mean sacrifice to increase, or even maintain, my present subscriptions." Of course it will; and it should. Did you think one could be a Christian without making sacrifices? Did not Jesus say plainly: "If any man will come after me, let him deny himself and take up his cross and follow me?" To refuse to sacrifice for the cause for which he died is to avoid following Christ closely, and to miss the joy of fellowship with him.

Will you not join the great hosts of those who, by sacrifice, help to pay the price of blessings for the generations to follow us, or will you remain in the slacker class? Perhaps you expect to enjoy the bene-

fits while others enjoy all the sacrifices? Perhaps your religion is of the cozy corner, feather-bed, silk-and-satin type. Too many folks—I will not call them Christians for they know not what the word means—are in the church to get out of it what they can, letting Christ and his genuine disciples put everything in. If you are of that type, if you are to the church as Bergdoll and other deserters were to the nation in wartime, can you expect to be enrolled among the soldiers of the cross who serve the world in their day and generation? Should you not be "called to answer" when the deserter list of the Kingdom is reviewed?

Have you not invested, during the past year, in things that you did not need, more money than you have paid to the church? Have not your luxuries and good times cost more per week than your subscriptions to the work of this church and to the extension of the Kingdom of God throughout the entire earth?

There are many other forms of the excuse-disease, but time permits us not even to mention them. The question is before us. Let me restate it thus: "Shall I remain in the roster of those who, when God calls for cash for his work, shamelessly begin with one consent to make excuse? Or shall I be enrolled with that honorable company of men and women who despise excuses; who are honest with themselves and with God; who frankly face the greatness of their debt to God and to the world through the church?

Will you not silently echo these sentences as I

slowly repeat them: "Without regard to the excuses that others may offer, as for me and my house, we will serve the Lord, and our fellowmen, by subscribing both to the support of this church, and to the world-work of Christ's Kingdom, fair shares out of the income which God, as our senior partner, aids us to gain. We will not offer excuses. We will give God and his church a square deal, exercising self-denial in spending on ourselves."

Only a traitor finds comfort in the proverb: "A poor excuse is better than none." Reasons why we do not do our duty are stinginess, ignorance and plain selfishness. If we are unwilling to face our duty, let us not double the sin before God and our own consciences by offering hypocritical excuses. To rob God and the church is bad enough without adding falsehood. Let us concede to ourselves the bitter truth about our motives, our selfishness, our spending.

We are not equally guilty. Some are already doing nobly, subscribing sacrificially, putting the rest of us to shame. Among the rich, among the poor, and among the middle class, many deserve not reproach but praise. Let us all, as becomes those who bear the name of Christ, overcome our excuse-temptations, and thus help to suppress the excuse epidemic.

Invisibly the eternal Christ, from the right hand of God the Father, is watching us, confident that we will be faithful. Let us subscribe as though we could see Him in person; watching over our shoulders and recording with joy, or with sorrow, the degree of our loyalty or of our pettiness. (See also, "Modern Church Finance," Chapter VIII, IX, etc.)

IX

MONEY AS AN ACID TEST OF FAITHFULNESS

THE world is perfecting tests by which it may make manifest the truth or falsity of all material things, and of all social suggestions and political principles. We have the saw-test for wood and the smoke-test for wool, inspection-tests for bakeries and bankers and examination tests for barbers. We have tests for teachers and lawyers, for physicians and druggists, for farmers and factory workers, for labor unions and corporations, for railways and rubber bands, for gasoline and grain elevators.

It is supremely important for us as individuals that we subject our Christian professions to frank tests. Are our spiritual treasures good gold or plated brass, genuine mahogany or volatile varnish, solid substances or chaff and straw? Is our love a lie or a loyalty? Is our faith a foundation or a false work?

Here are serious concerns. Imitation jewelry may serve us very well. Sham silver and gold are secondary concerns after all. Substitutes for butter, bronze, teeth and tin are useful and often necessary. Spurious silks and veneered wood are not dangerous.

Testing Shoddy Spirituality

But an artificial faith, a superficial life, a shoddy religion, an insincere profession of love, a counterfeit

conscience, an imitation service: these evidence that we have missed the whole meaning of time and of eternity. They portend bankruptcy of hope and life, if not spiritual suicide.

But what will be an adequate test? How shall we measure the quantity and quality of our treasures that wear not out and wax not old? The acid tests are the most widely useful and reliable known to material scientists. We need to apply acid tests to our Christianity.

Mr. David McConaughy has written a notable book: "Money, the Acid Test." He presents principles and practices that every intelligent Christian should examine. Some have condemned his title, denying emphatically that money is the acid test of Christian life and faith; but others as warmly defend it. Every one should study the volume. You can get it for seventy-five cents through any store handling religious books, or through Mr. ——, our Church's stewardship chairman. You will find it a most profitable investment. Old and young, rich and poor, men and women—all need its rich suggestions as to both practical and religious matters.

I shall not tell you whether or not I agree with the author. You cannot discuss the question intelligently until you have read the book. *But here is a different question* worth most earnest consideration: "*What is the best test of one's Christian professions? Aside from money, what do you suggest?*"

I put this question to a large group of thoughtful Christians; men and women of many types of training and experience. Many different and very sug-

gestive answers were given. When we considered these various answers together, we discovered the striking fact that all these suggested tests of faith in some way were related to money; that each test was itself tested by one's attitudes towards money. To-day, *I want you to consider with me the ground we covered, and see whether money is not really a pretty fair test of most of the points which test our religion.*

The first suggested test was "Bible knowledge;" or in another phrase, "To understand the teachings of Christ." All present quickly conceded that this was not in itself an adequate test, that one might learn all the doctrines of Christ, or even memorize the Bible, without being a Christian. Jesus himself declared that he who knew and did not do his sayings would receive many more stripes than one who was ignorant. The devils know enough to believe and tremble. *"He that willeth to do His will shall know* of the doctrine," we are clearly told. The doing of His will involves our practices in making money and in using it, so *our attitudes and activities with regard to money are to a large degree a test of our knowledge of His teaching.*

Spirituality was the second test suggested. Spirituality is undoubtedly a test of Christian faith, but the term is so vague that a definition of spirituality is needed. True spirituality cannot be defined without regard to material things. God is a spirit, but he was as spiritual when he created the wealth of the world as when he listened to prayer. Christ was just as truly spiritual when he built houses or ate food as when he prayed. Spirituality is a point of view.

Materialists are those who see and do things without regard to God and his desires. Spiritual persons are those who recognize a Creator with infinite wisdom and plans, and who seek to understand and do all things in accord with his eternal purposes.

The materialist sees in money merely the possibility of material benefits for himself. He is practically a hog or a peacock, plus money and the power to get it. A spiritually minded man should help to increase wealth because God commands men to "have dominion over" the earth and to "subdue it." Truly spiritual men understand that material things have a definite place in the will of God; that they are holy gifts and resources of a spiritual creator, intended for use to forward his spiritual program. Poor or rich, if a man understands that wealth has a spiritual origin and purpose, and seeks earnestly to understand its spiritual purposes and to use it accordingly, he is so far a spiritually minded man. Though one talk of spirituality, he lacks it if he fails to understand that material things, including money, must be developed and used to promote the spiritual purposes of their spiritual creator.

Several urged prayer as a test of Christian faith; but prayer can itself be tested by one's use of property. Christian prayer must stand the test of comparison with the model prayer of our Lord who, when he said: "After this manner pray ye," set as our first petition,—not a request for personal favor, nor even the request for forgiveness, but—"Thy Kingdom come, thy will be done, as in heaven so on earth." Such petitions, putting the interests of God's King-

dom before our interests, seeking first the doing of his will in our own lives and on all the earth, must be in the forefront of all genuine Christian prayer; and such sincere prayer is a worthy test of Christian faith.

But one cannot honestly so pray unless his money and his life are held and used truly to forward the Kingdom of God. One cannot pray as Christ directed without putting one's financial resources at God's disposal, seeking to know and to do God's will in acquiring and distributing possessions. Even one who is absolutely moneyless will seek to acquire money to devote to the purposes of His Kingdom.

A still larger number of ballots suggested as tests: "A genuine faith in God;" "Belief in God the Father Almighty, Maker of Heaven and Earth;" "The keeping of God's commandments;" and similar terms. These tremendous tests also can be tested in terms of money.

Do you honestly believe in God as Creator of the earth? Then He is the owner of the earth and the fulness thereof. You will recognize that He is the source of all wealth, that you do not really own anything, that you are but a steward who can acquire, hold, invest, and distribute material possessions only as a trustee of the Almighty. Do you admit that God is the real owner; that you must render account to Him for your use of money? Do you regard Him as the Supreme Landlord to whom you owe a fair rental for the brains and brawn with which you gain possessions? It is mockery to call him Creator yet neglect his rights.

If you call Him or His Church a beggar; if you

put off the Creator and His business with trifling shares of your income; you prove your profession of faith in the God of the Bible to be spurious. The fool who "hath said in his heart, there is no God," is no more of a fool than you if you insult Him like an intruder when He asks His share of your income; if you evade and ignore His wishes in making and investing and spending money. Faith is merely varnish unless it impels you to genuine faithfulness.

Would you obey God's ten commandments? Money is a test. The first commandment in order and in importance is: "Thou shalt have no other gods before me." One's God is that to which he gives first honor, first place, first enthusiasm. What does it profit a man to say he has no God but the Creator, if, when he is put to the test, he is found rendering most of his service to property and prosperity; worshipping almost exclusively at the altars of wealth; bowing down to business as his God.

The first commandment does not oppose money making; but it does demand that we shall glorify God in the ways by which we acquire it, and in all business dealings. It demands that our possessions shall not be given the place of the creator; but shall be constantly regarded as God's own property, to be conscientiously divided, between His work and one's savings and one's family, after the most serious search to ascertain from His Word the principles and practices and distribution that he requires.

The second commandment forbids idolatry. "Thou shalt not make unto thee any graven image. . . ." Do you keep this commandment? Paul restated it:

"Beware of coveteousness which is idolatry." Are you guilty? Are you coveteous of money and what it will buy; of expensive foods, of fine homes and furnishings, of apparel and ornament, of automobiles and other possessions? Must religion give way to the joys of being admired in public and in private because of your possessions, of having poorer folks look up to you, and of gaining a high place in society? Appropriating a reasonable part of our time and money to social purposes is not to be condemned; but when you have no time to read your Bible or pray, when you increase your spending on yourself and fail to increase your payments for church and Kingdom purposes,—when you let things smother your concern for God and His concerns, and for your highest spiritual development—are you not coveteous?

What is covetousness? Jesus seems to define it when He says: "Beware of covetousness, for a man's life consisteth not in the abundance of the things that he possesseth." A money test will usually reveal whether your life centers in things, or in God and in His will and work; whether or not you obey the second and tenth commandments.

Many Americans are practical polytheists. Their spending indicates that they put apparel, gasoline, social functions, amusements, and several other things in places of honor—loving these with more of their "strength, heart, and mind" than they love God, if indeed they love him at all save with words.

As the test of genuine religion, the largest number of ballots put: "*The acceptance of Christ as Lord of*

One's Life;" " Love for Christ;" and " *Obedience to Christ.*" That these are primary tests is evident from our Lord's repeated assertions such as: " How call ye me Lord, Lord, and do not the things that I say?" and " If a man love me, my Father will love him, and we will come unto him and make our abode with him." Certainly, we here have great and probably the supreme, tests.

But love for Christ, obedience, acceptance of his Lordship,—these involve our possessions. As Charles T. Studd, that great English Christian student leader, was wont to assert: " If Christ is not Lord in all, (including one's possessions and their uses) then Christ is really not Lord at all." Can you honestly call Christ Lord without seeking immediately and diligently to know and to conform to His teachings about gaining and regarding wealth? Five times in His Upper Room Discourse, Christ linked love for Himself and obedience to Himself as mutual tests. He said: " If ye love me, ye will keep my commandments," and again: " He that keepeth my commandments, he it is that loveth me." *Love for Him consists,* therefore, not in emotion but *in obedience to His commandments.* (John xiv.15, 21a, 23; xv.10, 14.)

But what are those commands which genuine love for Him will obey? All his great commands involve our possessions. Listen: " Thou shalt love the Lord with all thy heart, soul, mind and strength . . . this is the first and great commandment." But one's heart and mind and strength are so deeply involved in the getting and distribution of money that it is silly to talk of loving God according to Christ's supreme

command unless one is adequately sharing His money with the God he says he loves.

"And a second (commandment) like unto it is this: 'Thou shalt love thy neighbor as thyself.'" If one loves himself, does he not spend money and wealth on himself? If one loves wife, family, friends, does he not spend money on or for them? It is utterly false to claim to obey this command to love one's neighbors as oneself unless one likewise sets aside a worthy share of his income to be spent for the service of his neighbors, at home and abroad, who need food, clothing, healing, education, spiritual redemption.

Christ's final commandment, emphasized in the last moments of His earthly life,—a virtual commentary on the two great commandments,—was: "Go ye therefore, make disciples of all nations, teaching them to observe all things. . . ." Can any Christian in his right mind deny that this involves sharing his money, largely, in accord with the greatness of the work? If we fail to obey this command, may not Jesus well say: "Ye keep not my last commandment, therefore, ye love me not."

There remains conversion—so often emphasized as an acid test of real and counterfeit professions of faith. Did you recall that Christ coupled conversion with financial righteousness? Recall our text: "To-day is salvation come to this house." No doubt Zaccheus was already a tither,—no doubt he already kept the laws of God conscientiously save in certain money matters. But he was open to Christ's call to repentance there. His conversion was complete.

Can your testimony as to the genuineness of your

repentance, and the immediate divine acceptance of your conversion, match that of Zaccheus? Have you made restitution where restitution is due? Zaccheus repaid fourfold. Have you restored even one fold? Zaccheus shared half of his property with the needy, to prove that he loved his neighbors as himself. Have you devoted one-half, or even one-tenth, of your property to prove your love for the bodies and souls of your fellow-men?

Yes, conversion is a test of religion; but financial rightness is an essential test of conversion. When genuine repentance enters one's life, God will be made a partner in every financial transaction. He will receive a tenth, or some reasonable "partner's share;" but first He will insist upon the restoration of every dishonest penny. He wants no filthy lucre, no dimes or dollars gotten in dirty ways.

When genuine love for Christ comes into your life, your pocketbook will open at His call. In response to His commands to love your neighbors, and to send the gospel to every tribe and nation, you will not quibble about dimes but will pour out a tenth of your dollars. If you are prosperous, genuine conversion will lead you to pour out hundreds and thousands of dollars.

Zaccheus gave half to the needy. To help carry out Christ's program, what share have you set aside? What share of your income will you set aside to atone for inadequate past gifts? What share of your estate will you, in your will, devote to working the works of Him whom you call Lord?

Abel brought acceptable offerings. Cain did not;—

but became jealous and slew Abel. Moses sacrificed the riches of the king's house in order to serve his people. Achan brought defeat on his people and death on himself by his coveteousness in concealing consecrated wealth. Ananias and Sapphira professed conversion but lied about money matters; while Barnabas, called a "Son of consolation," brought honestly. The rich young man went away sorrowfully because he would not share amply with the poor. The poor widow brought all she had. Dives and the rich ruler—but enough said! In which class are you? Poor widow, rich ruler, Achan, Barnabas, Ananias, Sapphira, the "rich fool," Judas who sold his Master, the widow who gave all she had, or Zaccheus?

Let us conclude by considering *one more suggested test—a supreme one.* It is suggested that a true Christian will recognize that salvation is through the cross of Christ alone. This suggests a test of discipleship that Christ himself clearly and frankly stated, and which is too often entirely overlooked.

And what was our Master's clear-cut test? It was this: "If any man will come after me, let him deny himself and take up his cross and follow me." Hence, by Christ's own words, *it is not enough to seek salvation through his cross. In the life of every one that comes after him, there must be two crosses: the cross of Jesus before one's eyes and heart, and the cross which one bears upon his own back and in his own heart.*

This test was not set by the church, but by him whom you accept as Master and ultimate Judge.

Would you come after him? The way of self-denial is his appointed way. Self-denial in what? In things essential for the service of our neighbor's needs, and for the extension of the gospel in all the world. What things are essential? Life, time, prayer, money. Christ gave his life, and he depends upon us to deny ourselves; some to go to mission fields, and all to help provide the money needed.

When the needs of money for human service and Kingdom extensions are so great;—when we sacrifice so little as compared with the disciples of whom so many sacrificed their lives,—we must be the more ready to deny ourselves in our ambitions for money and what it will buy, for the sake of conformity to our Lord's test. This does not mean trifles but real sacrifices. Some who talk of sacrifice act as though they would say: "Lord, you gave your life and I will sacrifice for you half as much as my bonnet or my suit or my gasoline cost." *No! No! It is not professions of self-denial but real self-denial, for the purposes for which he died, that he expects of those who love him. Let us come after him.* Let us really deny ourselves, and multiply our money gifts for His work and for His sake.

Zaccheus exemplified self-denial, and Christ immediately assured his house of Salvation. Surely his attitude as to money revealed, as an acid test might do, his repentance and his new purpose after obedience to God's laws as revealed through Jesus Christ. God help us to meet such a test!

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